

THE MONEY ISSUE

MACLEAN'S



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**Making
\$30,000.
Living like
\$60,000.**
P.33

**Lying and
stashing: the
truth about
women and
money**
P.35

**The
sweet
smell of
shopping**
P.55

**All the
financial
advice
you'll ever
need...**

**...and
why you'll
never take
it** P.30

**Find
your magic
number**
P.12

**Money
does buy
happiness.**

**Paris knows it. We
can prove it.**

P.26

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'If the RCMP is incapable of providing the requisite manpower to local forces across Canada, then it should most definitely say so and advise that provinces like B.C. and Alberta look to set up their own police services'

departments had its own bridges, then it would no longer be possible for the police to risk their so very hard by the questionable device of displacing the drug enforcement action order to meet contract obligations in Western Canada. Certainly, more than this needs to be done, including changes to the law to restrain the excessive judicial ordinary demands that are benefiting criminals and putting the public at risk by tying up the highways and other police services with an unnecessary paperwork.

Andrew Wells, Guelph, Ont.

If the RCMP is incapable of providing the requisite manpower to local forces across Canada, then it should most definitely say so and very strongly advise the provinces like B.C. and Alberta look to set up their own provincial and/or municipal police services, and thus enable the RCMP to concentrate on major federal crimes such as drug trafficking and terrorism. Hopefully, the new federal Conservative government will bring political sanity to Canada's ongoing major problems in regard to the law and order agenda, and in turn police due to essential to the needs of not only the RCMP but the country.

Bob Zarglet, West Vancouver

Leave the leaf

I wonder if letter writer Sam Rame ("The maple leaf flower," *Mail Bag*, Jan. 26) is also upset as the autumn when real maple leaves turn brown and flutter down from the trees? I'm not! I'm just the owner of a maple leaf as an apotegon on its cover and behind the date on its pages is not the same as using the stylized Maple Leaf symbol of Canada, nor the actual Canadian flag itself. If this were the case, no one would be able to use an image of a maple leaf for logos or artwork.

Dorel J. Don Smith St. Marys, Ont.

Middle-aged libido

One can take her views of Gail Sheehy's opinions concerning her book *Sex and the Seniors* (*Woman*, January, Jan. 23). One could take her standpoint that these empty-nest women in their 50s are reaching out to fulfill their lives by having great affairs and vigor and excitement either in or in favor of deicide. Sheehy claims these women who have been supported by a man and are now finding their lives empty and alone with another life after leaving their husbands. The other viewpoint is that these women had the



DAVE GARDNER: Forget Quebec, it's Newfoundland that doesn't feel a part of Canada

benefit of having an husband to provide for them and the family, and now they've discovered that they are bored and choose to leave their husbands after their prime earning years, thereby bending over again from their own's hard-earned work. Whatever happened to accountability and responsibility to others?

M. Arlene Myllyluoma, Calgary

Stealing home

There is simple solution to mortgage fraud ("Sold from under us," *Crime*, Jan. 15). The homeowner files a lawsuit with the land title office. The vendor of the property must produce the passport or the title document through Banks, lawyers and government agencies only on false documents produced by the culprit. No payment—no sale.

J. A. Kravitz, Calgary

Lament for a nation

I just finished the story titled "Nobody Loves Canada" (*National*, Jan. 23), and I think it is very insightful. When someone asks me where I'm from, I now say "Canada." I always say "Newfoundland" from *Robin* series Jacques Frelon at saying that Quebecers "don't recognize themselves in our institutions or values." He should try being from Newfoundland. There has never been a police in the *Saguenay* region of Canada from Newfoundland and Labrador, the federal service that maintains its conditions off the East Coast is based in Ottawa, and

for instance Canada provides our weathercasts from Halifax, Newfoundland and may as well say he is Canada, considering how little we are included. And to prove my point, in the very next story, "Ministry of branding" (*National*, Jan. 23), Andrew Foster writes that when Canada was gold in Salt Lake City in men's hockey, "the country was indeed cheering, from Digby to Chiquito Sound." There was a whole other province cheering, too, but I don't know what for.

Diane Gilbert, St. John's

In the age of the corporate agenda, in which both our citizens and our politicians are beholden to one way or another to corporate interests, your article on Canadian apparel warning protesters was completely for its lack of execution of corporate protection. How do the corporations that figure so prominently in our country's economy track up an ever-changing "good corporate citizenship?"

Richard Wharfield, Victoria

After reading your article on why nobody loves Canada, it made me think about my own loss of journalism. As a teenager, I lived through the LQ crisis and the rise of the Parti Québécois in Montreal. My imagination at that time aspired me and a friend to start a small privately business selling pop Canadian and Quebec T-shirts in Quebec. These days though, I am badly biased Quebec or Alberta, for wanting to separate.

Sharon Moore, Toronto

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A twilight zone of insanity

Murder's bound to elicit, minimally, sarcastic cartoons



BARBARA AMIEL

One of the nastiest things to start with is a Muslim mob. Last September, author Kate Kilgallen complained to the Danish newspaper *Jyllands-Posten* that he couldn't get an audience for his book on the prophet Muhammad. For Muslims, depicting Muhammad as blasphemous; the newspaper's sophisticated response was to ask cartoonists to help Kilgallen connect it.

Any Hollywood director can depict Christ as an ass-kicker or the Virgin Mary nude without fear of Christians taking up Kalamazoo. But when *Jyllands-Posten* published a dozen cartoons of Muhammad, the paper faced bomb threats and thousands of demonstrators.

By October, ambassadors from 16 Muslim countries—who insisted Denmark was not like their own folks—were demanding the Danish government take the newspaper "to task." An Islamic group in Pakistan offered a bounty for the murder of the cartoonists. A group of radical Danish teens produced a 48-page booklet on Danish Islamophobia and toured the Middle East. The booklet contained three extra cartoons—Muhammad with a pig's snout, a dog repping a graying Muslim and Muhammad as a pedophile devil. Who security drew them in, not even, but a Muslim is most likely to know his religion's most precious dogma. Efforts paid off. Louise Arbour, the UN high commissioner for human rights, declared the cartoons "unacceptable" and referred the matter for investigation. On Jan. 23, tens of thousands Arabians demonstrated the Danish newspaper and urged the Islamic world to act.

Followers of radical Islam seem prone to attacks of "the east." Most of the time they work quietly for their jobs, running their shops or doing whatever it is they do. Then, one day, like the Indian bull elephant in George Orwell's essay, they go berserk. Perhaps the madness was prompted by the urging of the Saudi imam, but suddenly much of the Muslim world spun out of control.

Saudi Arabia withdrew an ambassador from Denmark. Libya and Syria closed their embassies. The EU offices in Gaza were occupied by masked Arab gunmen a firing into the air (no trust for Israelis, but one wished it had been in absent cartoon). The Arab League demanded the UN pass a binding resolution. Danish goals were beaten down. Geographical details such as Muslim clerics were levied at Sweden as well as Norway and

Denmark. All blonds took in a shred.

The story had escalated beyond anything massive twilight zone of insanity. The obscene committee of the Egyptian parliament announced it had stopped discussing a US\$12.5-million loan from Denmark. Jutes took place in Jakarta. In Qatar, Bill Clinton seized a quiet opportunity to ink the treaty of non-Interfaith was going to be replaced by Islamophobia.

Unlike Europeans, Canadians are hampered in evaluating the issue by being unable to see the cartoons—cartoonists being what it is in the country. Which presents another small dilemma. As a former newspaper editor,



THE CARTOON WAR: Supporters of Muslims burn the Danish flag on the West Bank of Israel

for myself, the act of publishing a peaceful scribble of something held sacred by a large number of people is simply not an idea. The only way people can now judge the matter is by seeing the cartoons. One would have to do it—and accept it deeply.

European editors discovered backbones—briefly. The tabloid *Frederik's* printed the Danish cartoons as well as our showing various religious drinks with the caption, "It's we have the right to caricature God." "I'm not a society that added up all the prohibitions of different religions," France *Soleil* intoned. "What would remain of the freedom to think, to speak and even to come and go?" Not much, demonstrated the paper's Egyptian owner, who fired its managing editor the same day. The cartoons also appeared in Spain, Italy and Norway. The UK's *Illustrated* British newspapers did not. The London bombings are due on British screens and there is some anecdotal evidence that Mus-

lims have seen the U.K. is under threat from billions of they distribute papers deemed to be satanic.

"In the West, we discover different moral criteria," editorialized the *post-Arab Daily* *Al-Naba* of Amman, claiming that a Danish cartoon about a rabbi would never have been published. Probably not. But it's hard to know the same nefarious view of Islam. It is not followers of radical Islam blowing up trains in Europe, but the followers of radical Islam. "We newspaper by insurance against beliefs that blind people who blow you up on the way to work is satanic. Naturally, these events will then incite riots.

How ironic that in this club of civilizations, the media take a stand over cartoons rather than the order of train riders. For Europeans, who since the age of the French Revolution have worked to end an enlightened, secular society, it appears being told you cannot say

certain things has more force than the current carnage of Madrid or London.

All the way around most European (and North American) are told all the time what they can and cannot say. The tabloids of left-liberals are as insouciant as any think may. Make some or racist joke, offend some basic set of political correctness, and if you are an academic, a politician or have any public profile, you face the likelihood of losing your job and possible prosecution. Yet most people accept these restrictions with equanimity. We coexist with our own secular restrictions though they entail one liberty after as much as the religious ones we abhor.

We can try constraining the intelligent new modernization of a theocratic society with the ancient cowardice of a politically correct one. Both are geared to the control of social behavior, but the latter is more effective. It is not a Muslim caricature. As we know, also, from history—and medicine: If

How to satisfy a Quebecer

The Tories' stunning breakthrough was the easy part



PAUL WELLS

"This is my third interview with Maclean's," Bennett Pelletier says. "The first two times I was shaking—nervous!" To illustrate, Quebecer of Canadian intergovernmental affairs grants an imaginary, yet Bennett Pelletier under his belt. "The last time I went to Montreal, there were 10 people around the table. And not a word in the magazine."

But now? "Now, people are finding me interesting." They say. "There's something going on in Quebec."

Pelletier did not actually travel in to the Quebec government's Ottawa office for a session of media criticism, although come to think of it, since everyone's doing it, one more couldn't hurt. And although Pelletier, a former constitutional law professor who is Jean Charest's point man for relations with the rest of Canada, has a healthy sense of his own worth, neither did he summon me to his office to debate his own newsweeklies.

If Bennett Pelletier is suddenly more interesting, it is only because he shows—or helps us—in the reflected light of Stephen Harper. One big reason the Conservative leader is now Prime Minister is that he managed to win 10 seats in Quebec on Jan. 23. He did it partly through sheer dogmatism, but partly with promises of concrete action on files that Charest and Pelletier have made him promise.

The key one, in a way, is a way to reach out to Quebec to send its own delegates along with Canada's to name international meetings. Paul Martin should have interest in this, then suddenly it's lost. Harper promised Quebec almost at least send a separate delegation to UNESCO, the United Nations forum for cultural discussions. The harder one is Harper's promise to "fix" the so-called deficit imbalance, which is the acute grievance to the province that the federal government has no money that it does things in regard to, where as the province has more money than money.

So with this new government in Ottawa, Pelletier is practically shouting, "I do need that a few months ago, when I was talking about the role of Quebec at the international level and in UNESCO, there was great skepticism from you guys," he says. "Guys like you, Paul, who were skeptical about this subject."

Guidy As a rule of thumb, I've argued that Canada, which is one country, should not send more delegates to international forums than the European Union, which is 25. Martin spent his last year in office arguing

that Canada should "speak with one voice," and as a rule, if Martin said something, the rest was a full-on conversation. A lot of Canadians agreed. Harper argues, accurately, that there is a government for the offer of a UNESCO seat for Quebec. Quebec and New Brunswick already send separate delegations to the meetings of La Francophonie.

It's the "speak with one voice" that may be harder to settle. André Bonin, the Parti Québécois leader, has argued that giving the



MR. POPULARITY Bennett Pelletier is still singing in Harper's reflected glow. Now he has work

No yeses? Wouldn't Ottawa lose the loss, but in Pelletier's reading, Ottawa should lose.

spare money from Ottawa to the province would cost too many jobs. Quebec alone—and about 100 million for the whole country. Pelletier is careful to resist to endorse this figure nor reject it. "Well, we never want to send specific numbers. What we said, however, is that it is a global issue that needs a global solution. And this is a structural problem that needs a long-term solution."

Global and intricate? Uh-huh. Adjectives almost never come cheap. "First, a global problem. So it involves cooperation, payment, transfers, it's a global problem to the spirit of the sharing of the fiscal pie." Seconded, this means that Pelletier wants change both to spending and to taxing. Less federal spending, less federal taxing. More provincial spending, more provincial taxing. How much? "The numbers will come

with the analysis." (Ironically, they need it won't be easy. Ottawa's government, for instance, has argued that every not-for-profit in the equalization system is a dollar deficit. The government doesn't get, because equalization goes only to less affluent provinces.) "This is why we believe in a global solution," Pelletier says. "I mean, if you look at only one aspect, let's say equalization, then there might be winners and losers."

"But if you look at fiscal autonomy as its global perspective, then you have the plus and the minus and the winners and the losers. What one province could lose on the equalization question it could gain on another question, transfer payments or different things like that."

No less? "Wouldn't Ottawa lose? Yes, but

in Pelletier's reading, Ottawa should see "fiscal autonomy," above.

"Don't be mistaken," Pelletier says. "The goal is not to weaken Canada. The goal is not to diminish the authority of the federal government. And the goal is not to have the provinces taking control of the country. The goal is to have a more flexible federalism. Because the main value of federalism is its flexibility."

And if Harper delivers less than Pelletier wants? Jacques Parizeau, still the separatist's unofficial chief strategist, was predicting last week that Harper had raised expectations in Quebec he couldn't satisfy, always a prospect to warn the hounds of separation.

Pelletier promises there will be no repeat of the Manicouagan disaster. First, more than demands involve constitutional change. Second, "You have to be clearly notified that I never dreamed Canada, I have said that I never dreamed this, we will not do it. It's not the question. Separatism is not on the table." Which is good news. It's not quite the same as saying that a happy Bennett Pelletier represents a future free of challenges for Stephen Harper. If



GIVING PAUL MARTIN HIS DUE, THE WORLD STANDS UP TO HAMAS, AND THE ENRON TRIAL TAKES A HOLIDAY FROM REALITY

CAREER MOVES

A worthy PM

North of Paul Martin's latest run for re-election as prime minister is different, Canadians can now see a different measure of his record of accomplishment. His runs with our premier former minister, having said a very long time before and brought Canada's struggling federal right under control—achievements that will pay dividends for Canadians for years to come. As prime minister, Martin was committed to the reform of Canadian federalism, and a change of democratic renewal and the empowerment of leadership. He got a solid run at the year-long job of doing the rest of the Canadian years. His creation of the G20 in 2001 earned a full accounting of a historic chapter in our history, setting the stage for real reform. Political events add up and well, and a leader's learning so often one shows his achievement. Martin is to be congratulated on his record as a statesman and a faithful public servant.

Standing up to Hamas

Happy as we were to see the Palestinian people rise up and fight to self-determine their nation, and legitimate in some of their complaints about the current Israeli regime, it is also a good thing to see the Israeli government stand up to Hamas. It is a victory to be recognized. It is only a process, and not to be a guarantee of progress. On a lighter note, Western states have responded to the electoral results with strength and solidarity. Canada, the U.S., and the EU have demanded Hamas disavow terrorism and recognize Israel's right to exist, or face foreign aid. Night has come, but it's not over. Hamas must recognize Israel if it wants to form a government.

THE SPOILS OF POWER

Maclean's (Jan. 23) noted the many joys of so-called office marriages (an economic world after relationship between men and women), but it seems the benefits go further than previously noticed. A new survey by career consulting company



GOOD BYE, GOOD LUCK: Paul Martin deserves credit and thanks for a long, distinguished career in public life.

Wahlke suggests that employees who have an office spouse to confide in are more likely to be promoted and to get raises than are office singles.

Desert double-double

Trudeau may yet walk the way to Canadian troops serving in Afghanistan. After initially appearing to reject the idea, Tim Harmon last week said it's not open to the possibility of opening an order on the Canadian Forces base in Kandahar. "We will continue to explore the possibility of making our products available in Afghanistan," spokesman Greg Stenson said. "If it's possible, we'll gladly do it." So, a double maybe.

THE KING IS DEAD

The Canadian military narrowly averted another disaster last week, when all the crew members pulled safely from the North Sea after their Sea King helicopter crashed near Denmark. It was yet clear what caused the crash, but

BAD NEWS

Canadians are now accustomed to borrowing money from the Canadian's ancient fleet of helicopters. The military has long claimed the choppers were "unsaleable" but mainly "unsellable," we mean they're fire when it's working order, but that they're really working. With each crash



THE ENRON TRIAL TAKES A HOLIDAY FROM REALITY

adding to the Sea King's sorry record history, that explanation seems increasingly hollow.

Say what, counsel?

The trial of Enron CEO's former CFOs, Jeffrey Skilling and Kenneth Lay, got off to a jaw-dropping start last week. In his opening statement, Skilling's lawyer so asserted that "Enron was a house of cards built on a wonderful company." Lay's lawyer followed with the claim that the media was at fault for Enron's downfall. The courtroom is certainly excited to the prospect of innocence, and a glorious denouement. But there may be a strategy that relies on something other than outright fantasy.



'We'll blame the fact that we didn't spend enough time with our kids on money. And yes, money plays a huge role in that. But it isn't the root cause.'

LEE EISENBERG TALKS TO LINDA FROM

Money is an anxious topic for most people. As a reader, too many feel to ask themselves crucially important questions about their future: How much money is needed to retire comfortably? What is the plan to achieve that vision? At what age does personal debt become a burden? These are some of the questions author Lee Eisenberg, the former editor of *Esquire* magazine, encourages us to think about in his new book, *The Number Reader* are advised to ask out their "inner bullfighter" while there is still time.

Q What is "The Number"? In complex terms, the number is the amount of money one needs to reach total confidence and secure over the second half of life. That said, there is an emotional quality to this and emotional part is to it. It's not just a mathematical equation.

You expect that as a society we are so concerned with fear of aging and death we put off critical planning for our retirement. Our fear of aging sabotages our ability to plan for aging. Yes, but you just aging and death. In the book I tell those who die the idea death. But they are hardly the only reason we procrastinate to go into debt. Surprisingly, for a large number of people, even well-educated people, financial literacy is simply not a core competency. A lot of people are very wealthy and lacking in confidence when it comes to money. How much do you think is the problem?

What is indisputably the most materialistic and consumption-driven culture in the history of mankind. And right in the middle of that, there is this lack of confidence about how money works.

Money is the last taboo. People don't like to talk about what they love, what they know about money, and especially, what they don't know about money. But we can't escape it in our financial lives unless we get over our embarrassment and talk about it.

Yes. And that doesn't mean I have to tell you how much money I have. What it means is that we have to talk to our spouses about it. And if we don't and around what to do with money, we have to learn to work together in the future, as a team, with whom we can talk openly about money, what our values are, and what we want to accomplish.

There are some interesting statistics in your book. One is, 60 per cent of Americans are saving nothing for the future. Another is, the savings rate in 2004 was the lowest since 1959.

What underlies the reluctance of the second generation is that not only are they saving less than they have for the last four decades, but this is exactly the time when 76 million baby boomers need to be saving. We've heard all manner that the baby boomer generation earned 60 in Jan. 1. The article on the savings rate seems sort to be raised at all.

Remember the interesting point in your book that in this materialistic, consumerist world we live in, all the past resources is around how much people are spending—and none of it is around how much money they are saving.

That's right. I refer to that as "debt creep." Which is the sense that so many people have been bringing away from the fact that they continue the tragedy of affluence with being affluent. And that's been helped along by a prolonged period of low interest rates and the ubiquity of credit cards.

And these are people who might otherwise be very savvy, but who are blowing through their incomes—which might even be quite large—and failing to accumulate any wealth.

Or if they have a good retirement, it's very easy to become they've built up a lot of future equity. Then they don't understand that it's not a free gift. I think a lot of people tell themselves into a false sense of security by saying, "Well, I've got all this home equity built up so all I need to do is eventually cash that in or downsize." But when it comes to reckoning with the reality of the downside, suddenly they say, "Well, what happened to my lifestyle entitlement?" And it's true that they can take some of the equity and use it to buy a reasonably good life, albeit more modest, but they'll have to grapple with the fact that they are not going to be living in such a great neighborhood. And their house won't be 6,000 square feet. And they won't have their SUV parked in the driveway. Suddenly that becomes a shocker to them.

How much of *The Number*—which is a magazine that celebrates consumption. Have you had

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It's time to get comfortable.



THE COW BOY says he's lost over challenges the premier. Comes up for his new profession

THE BUZZ FRACTURE

BY JOHN ELLIOTT—Rumours of a plot to overthrow Paul Hargrove reached his spacious corner office on the fifth floor of CAW headquarters last week. "There are some people within the union and some outside of it who are apparently willing to do what it takes to put a candidate up," says Hargrove, 61. "A number of hearing this is the last day and not that I know how accurate it is—but there may be an effort to try and knock me off."

The backstage drama isn't Hargrove's DNA. And he has good reasons to be cool. He's been the top gun at Canada's largest labour union for more than 31 years. And despite some runnings among the rank and file, he often

controversial negotiator has plenty of support within the all-Canadian voting council. Even when he boldly gave his endorsement (in the form of a hug and CAW jacket) to Paul Martin during the election campaign, the union didn't turn on him. At the caucus meeting on Dec. 3—two days after the infamous Martin snub and Hargrove's call for members to vote for the Liberals in rallies where the NDP had little chance—more than 90 of the 77 delegates who topped up to the 90th strike vote gave their vote. But when it came time to vote, more than 90 per cent lined up outside in favour of Hargrove's strategic motion: "There will be some bold let's bring in a new candidate."

Still, whether it's a serious fight for Hargrove's job or not, this fact that he might face competition in the CAW leadership convention in August is unprecedented. Hargrove has been acclaimed every three years since taking over the job from his mentor, Bob

White, in 1981. But some argued that Hargrove's influence in the union industry is diminishing. "There is a lot of talk to no relevance anymore," says Dennis Decker, an industry analyst who estimates that the CAW has lost more than 30,000 active members in the last eight years (a number Hargrove vehemently challenges). "The people left in the union need him, and need him badly. But he's in serious trouble with the convention going in North America—anyway, worse than he is in terms of pay increases. His biggest failure has been not providing a purpose."

Hargrove's peculiar alliance with Martin left many wondering about his political instincts. Did he want to take the next Liberal leadership? Was he angling for a Senate seat? Hargrove insists that he would go to the Gents to present a Tary majority—something that he proudly talks about first—and that his dream of running for office ended in 2003 when he decided not to go after the NDP leader ship.

But now, with Harper taking office, Hargrove feels himself politically marginalized in an obvious attempt to end his term, the union boss sent a congratulatory letter to the prime minister-designate about the votes were counted. He, as a second face-to-face meeting with Harper to discuss what he thinks is the greatest threat to the North American auto industry—auto-related trade with Japan and Korea. He hasn't heard back. That shouldn't come as a surprise, considering that Hargrove took every opportunity during the election to bash the Tory leader—even going as far as to link him with separatist Bill, Hargrove confirms the one who will work it out. "I'm going to have a relationship with the Prime Minister whether he wants it or not," he says. "It's not a relationship of the major issues of the economy. He can't ignore me."

Imagine the freedom, for only \$100

An immigration lottery attracts controversy

BY MICHAEL FRISVOLD—Today, a new headline will appear on the bottom corner of the website, right underneath the "Winners" page. "Winners, another photo on other lucky constraints will take its place. Some thing the next day. And the next. And the next. It has been unfolding this way for more than a year now, a daily rotation of headlines from across the globe. "Welcome to the Canadian Immigration Lottery," the home page says. "Join us and let your dreams become real."

The dream, of course, is a chance to live here, in a "peaceful nation" where health care is free, the economy is "open and free," and democracy reigns. "Winners are held every four years," the website boasts. Since its launch 11 years ago, the lottery has awarded 100 foreign citizens from Korea to China to New South Wales, but their future as new Canadians is uncertain.



THE DEAL: "Would be immigrants in Manila

10,000 people have paid US\$400 for the chance to see their mag-nums posted on the site. For nearly 400 of those winners, the gamble has paid off. "I've not imagine how much you put daylight to my heart and my life," one winner wrote. "Love you all."

The man on the moving end of all the love is Ehab Lotfi, an Egyptian-born Canadian who works as an immigration consultant in Montreal. His company, Canadian Immigration House, is the driving force behind the site. "A lot of good people—good people—they have very good education and they don't have a chance to come to Canada," he says. "This is a fair and equal chance for everyone." The concept seems simple enough for first

\$100 for Lotfi. He will give you a number to see which of Canada's numerous immigration programs—"skilled worker," for example, or "entrepreneur"—you might qualify for. If you make the grade, the company enters your file number into a computer that generates a random winner every day. The grand prize? A full expense-paid application to the Department of Citizenship and Immigration, which, depending on the size of a person's family and the complexity of his paperwork, could be worth a few thousand dollars. "I'm helping people," Lotfi says. "You cannot imagine the quality of the people we get from the program."

Quality is just quite the word everyone would use to describe his site. "It's scary," says Benjamin Thier, a prominent Toronto attorney and former chair of the Canadian Bar Association's immigration law section. "The implication is that people might need it and think that there is actually a lottery to get into Canada." There is not. The U.S. State Department operates such a system, handing out visas to 50,000 select winners every year. But in Canada, every aspiring immigrant is treated the same. No shortcuts. "It is a misleading come-on," says David Mace, a Winnipeg-based immigration lawyer. "For people who are not familiar with the difference in our systems and just the fact, they might think that there is a Canadian government immigration lottery."

The site is just the only red flag. The entrepreneur is filled with wonder, about questionable language. "I hear unique gateway to Canada," University officials "everybody" and "the government." The lottery program is "sponsored by official departments." Moreover, by the way, does it mention the most obvious fact: that the winners' prizes, and the company's entire business on the basis of the prize, are based on theory, say professional or brain support, perhaps, could be a serious scheme. But they don't. In Mace's opinion, "it's a very common-sense way of offering professional services. It doesn't deserve the profession."

Two years ago, David Cassin, then the minister of citizenship, announced a crackdown on immigration consultants, saying the trade is rife with "fraudsters" who prey on the naive and the desperate. The result was the creation of the Canadian Society of Immigration Consultants, a group that licenses its own. Members must follow certain ethical



SO MANY LOTTERY: Visa applicants outside the Canadian Embassy in the Philippines

guidelines, and as of now, the government only deals with consultants certified by CSIC. But Lotfi is not of them.

Benzer Benzer, a spokesman for the society, said he was aware of the lottery web page until a phone call from Mace's last week. An investigation is now under way. "What I can say at this point is that this website needs to be researched," Benzer says. "We need to look at the language being used, and whether or not it is causing (immigrant) exploitation to the public."

'It's scary,' says one lawyer. 'People might think there is an actual lottery to get into Canada.' Says another: 'It's a come-on.'

Lotfi is shocked that anyone would question his ethics. "Maybe they're jealous," he says of his critics. "I don't know. I don't have any complaints from my clients." In fact, Lotfi says so far no one that the Canadian Immigration Lottery is not a lottery at all. "It's a marketing tool," he says, a catchy device meant more to grab the attention of people looking for information about the American-style lottery. But the connection ends there, he says. Everyone who pays their \$100 knows exactly what they are

getting—more than enough to cover a person's \$100 visa application and seven years of permanent residence fee. Lotfi does permit that some of his clients have spouses (and adult and 1500 processing fees) and dependent children (\$150 each), but in the end, he and his associates are still going to pocket a substantial share. "We don't cheat anybody," he says. "I'm making a business. It's not a charity business. It's my way. The client, he benefits. We have benefit also."

Don't forget, Lotfi says, that every applicant receives an assessment to exchange for their \$100. If a person decides to go it alone, pay all the necessary government processing fees, and later rejected by the government, the rules of law. Better to lose \$100, he says, than \$1,000. Perhaps, but it remains to be seen whether any of his lottery winners actually claim the ultimate prize. Not a single one has arrived in Canada yet. ■



THIS IS WHAT IS SOUNDS LIKE, WHEN JUDGES TRY

"I had no idea there was money being passed from a person to employers to keep the services of people for political ends. And that was something that I learned, and it was quite shocking to me. I was shocked by it. But I maintained a level of objectivity and I had an idealistic view of politicians, which I have now lost."—Audrey Johnstone, withdrawing last week of the end of his inquiry into the sponsorship scandal

WHEN THE OIL RUNS OUT

BY JONATHAN CATHERINE • The Four Horsemen have arrived at SUVs. Not the hybrid ones either, but those gas-guzzling, beauty-crushing behemoths that Arnold Schwarzenegger favors. In oil-rich Iraq, where the war is not on the ground but it's a lock hard to pick a side. Although everyone can agree on what the *Antichrist* is up to—running an oil-rich nation's petro state company. Yet, the End is nigh, if you believe the consensus that has been brewing in the halls of academe and the non-fiction aisle at the local bookstore. Starting in 2020, no later than 2030 or 2050, according to the latest vision of secular apocalypse, global oil supplies will peak, and the world will begin to unravel at the seams.

Could there have been the reason behind last week's surprise admission by a former Texas petroleum executive turned president that "America is addicted to oil"? George W. Bush's sudden change of the election in his favor of the Union address, and his new "national goal" to cut Middle East oil imports by 70 per cent by 2020, has even more ramifications. The dust of plans for hydrogen fill-up stations, federal wind turbines and giant ethanol plants. (Although VP Dick Cheney quickly assured supporters that plans to start drilling in an Alaskan wildlife refuge "are not off the table by any means.") But even a modest change in direction by a president who had supported the bottomless U.S. appetite for energy as "an American way of life" suggests his advisers have caught a whiff of bromine on the horizon.

It will be a fiery foreboding, so hot you will all "One week...one apocalypse...with a general panic, will take root and then spread like wildfire through the markets. The price of oil, on which modern human society has allowed the stability of its economic system to rest, will begin to dwindle toward the ceiling," Joseph Leggett writes in *The Empty Shell: Oil, Gas, War and the Coming Financial Catastrophe* (Random House, 2003). "The crucial play-out of the system is around the world. Trading oil markets will scream at each other as frantic traders, eyes wild and hair aflutter."

Leggett, an Oxford-trained geologist and professor at the Royal School of Mines, underwent a road to Damascus-style conversion in 1989, assigning his job to become Greenpeace's chief scientist. After falling out with the environmental group in the mid-1990s, he again transferred to Shell, this time a power entrepreneur, launching his own solar



Are we heading for the end of civilization—or are the warnings of a coming apocalypse just another case of Chicken Little?

power company. Time Magazine has declared him one of "the key players in putting climate change on the world agenda." What he shares with other prisoners of the End of Oil theory is a conviction that we are dangerously near the "tipping point," when half the world's petroleum reserves are gone.

Big Oil and its government partners are covering up the depletion, says Leggett, while holding back alternative technologies. And when the truth can no longer be obscured, the price will spike, the economy will stall, and the underpinnings of our civilization will start crumbling like dominoes. The U.S.—Gor-

soner No. 1 in the rings of Leggett's hell—will be the most vulnerable, having allowed its citizens to pick up insurance of doom. "The price of houses will collapse. Stock markets will crash. Within a short period, human wealth—like more than a pile of paper in the best of times, now with the conditions about the future high among traders—will shatter." There will be emergency solutions, diplomatic initiatives, urgent exploration claims, but the survival will not be sure. Thousands of companies will go bankrupt, and millions will be unemployed. "Once allowed into the streets, only will have quarrels as they loiter and

enteries of beggars. The crime rate will soar. The cash has always been a dangerous place, but now it will become a death trap."

By 2030, predicts Leggett, democracy will be on the run. As with the Great Depression, economic hardship will bring out the worst in people. Riots will rise, fueled by the anger of the newly poor and whipping up support. These new rulers will find the tools of suppression—emergency laws, prison camps, and armed militia toward survival—already in place, courtesy of the war economy. And if the scenario isn't nightmare enough, Leggett predicts the "Big Overnight Number One"—

climate change—will be simultaneously making its presence felt "with a vengeance." On the heels of their rapid financial ruin, people "will now watch their own food and water supplies dwindle in the face of a climate seemingly going awry." Prolonged droughts will spread, devastating harvests. As oceans warm, fish catches "will fall to a third," and prawns will become a luxury.

Such visions of a coming oil-related apocalypse are not new enough to qualify as their own literary genre. The last prediction would top out around 2000. Graphically, the formula looks like the first bill on a reflect

or in the use of gas (W.W. Norton and Co., 2004), David Goodstein, a professor of physics and vice president at the California Institute of Technology, points out that the constant energy alternatives—coal and natural gas—might carry us through to the end of this century, but at an enormous cost. "By the time we have burned up all that fuel, we may well have rendered the planet unfit for human life." The conundrum won't just be inflicting new ways to extract coal or heat oil basins. Ninety per cent of the energy alternatives basins will be agriculture, pharmaceutical and plastics. For example—see *Deadly Green* (petroleum). The challenge is enormous, and the possible fees fraught with their own difficulties. "One way to accomplish that would be to return to life as it was lived in the 18th century," Goodstein writes. "That would require, among many other things, eliminating roughly 95 per cent of the world's population."

Richard Herring, a California journalist,

describes an invasion who has taken out books on the subject—2003's *The Party's Over and Powerless, Oppressed and Angry: A Post-Carbon World* (New Society, 2004)—forces a decline on us unlike the fall of Rome; a cascade of catastrophes played out over decades on even our lives. Energy shortages are coming between 2030 and 2050, leading to a constant turmoil, not social chaos and war. Global warming will bring water shortages, rising sea levels and severe storms that we will be too disorganized to rebuild from. Geocentrism will fall, and the world's population will tumble to fewer than a billion by 2050. "By the start of the next century, the average grandchild will be surrounded by waves of great numbers of the remnants in which people flow in metal birds and gas everything they wanted by pressing buttons," warns Herring. "What remains will be a world of a few hundred million people, a world of a few hundred million people."

Each addition to the bleak chorus paints a slightly different picture of the fall, but all say the end is near. And the only reason experts who died in 1949. In 1986, Hubbert, then a Shell Oil research scientist, developed a complex formula for predicting the peak of oil use of the world. He correctly predicted that U.S. production would peak around 1970 and then steadily decline. In 1994, he turned to world reserves, publishing a paper predicting that global production would top out around 2000. Graphically, the formula looks like the first bill on a reflect

MONEY REALLY CAN BUY HAPPINESS

Religion and literature warns about its evils. But the research proves the opposite: the more you have, the happier you are. By Steve Maich

LAST MONTH, the people of Great Britain were briefly startled by the tale of an anonymous woman with a very big secret. Three years ago, the woman, who lives somewhere in England, won £1.5 million in lottery, but kept the news from her entire family, including her husband. Mrs. X called in a radio program on the BBC, and explained that she had stashed the money away in her bank account and barely touched it, because she feared the effect it would have on her relatively happy middle-class life.

A sudden rush of affluence might disrupt the lives of her two young children, she said. And her husband, who had struggled to overcome a 40-hour drug problem in 15 years earlier, might want to quit work or start taking birth holidays, which would "destroy our little family unit we've got now." So, rather than court disaster, the woman decided to tell what she calls a "huge white lie" and go on living as if the money had never arrived, tapping it only for small purchases that wouldn't raise any suspicion. After three years, almost all of it was still there.

Literary reaction to the story ranged from outraged to bewildered. How could anyone squander such good fortune? With the opportunity to raise her family's standard of living so easily, how could she decide for all of them that life was good enough as it was?

There were others, though, who could perfectly understand her fear, if not her decision. It was the product of society's most enduring low-bare relationship. Most people spend the majority of their adult lives chasing after money and pursuing it in one way or another. But we've also been told from our earliest days that practically all human misery flows from our preoccupation with wealth. The message is embedded in literature, drama and in the teachings of every major religion, from the Buddhist monk's vow of poverty to the Bible's deadly sin of greed and gluttony. Deep down, everyone remembers the fable of Ananias and Sapphira, whose dishonesty cost him the one he dearly had. Time and again, we're reminded that money isn't the most fundamental human desire: happiness. It's life's weaker Mrs. X feared her wealth.

But if she'd consulted the scientific evidence, she'd know that Ananias had it wrong. So did the monks and every other soul who ever warned against the pursuit of wealth. There's a reason why Penn Hylton always seems to be emerging and blushing distant from the trials of the real world. The evidence is overwhelming: money can buy happiness.

"What's the use of happiness? It can't buy money."
—Henry Thoreau

Over the past 30 years, study after study has established a definitive link between wealth and happiness.

We know, for example, that people in rich countries are substantially happier, on average, than people in middle-income countries, who are happier, on average, than people in poor countries. So big surprise there. Other periods, such as the 1960s and 1970s, when every cause people to grumble, but any willing four miles through a mine field to the nearest mill, which may or may not be contaminated, would rather wait for your children—suddenly, the guy who elicits big smiles in the next cubicle doesn't seem like such a big deal. People on both sides of the poverty divide understand how the other half lives, so it's hardly a shock to discover that more money means more joy in a global scale.

The real controversy lies in the question of how money affects individual happiness. For instance, in the developed world, once all of life's most basic needs are satisfied, is there any sense in chasing ever greater prosperity? The modern day recession, and they may

changed at about 30 percent between 1960 and 1990, even as inflation adjusted, absolute incomes more than doubled.

Personal satisfaction doesn't grow in lockstep with the economy, and that has become a bedrock argument for a variety of critics and critics opposed to the West's whole notion of progress and prosperity. Last year, British economist Richard Layard wrote *Happiness: Lessons from a New Science*, in which he argued that getting rich was a form of "poisonous," which actually reduces one's ability to feel happiness over time. Layard's name, and subsequent research, echoed the theme of Gregg Easterbrook's 2004 book, *The Progress Paradox: How Life Gets Better While People Feel Worse*. Both point to rising levels of depression, suicide and a long list of other indicators suggesting that as the world is getting richer, it's also becoming a more miserable place.

But those who've spent their careers studying the relationship between wealth and well-being say it's not enough to look at the total wealth level overall happiness of a given country—you have to look at specific groups within society to see who's happiest and why. When you do that, the picture becomes obvious. "When we plot average happiness against average income for clusters of people in a given country at a given time, we see that



OUR CULTURE IS FULL OF MYTHS OF MISERABLE MILLIONAIRES

shall their own evidence. In particular, Gallup points to a groundbreaking 30-year-old study by economist Richard Easterlin, showing that between the 1950s and 1970s, Japan's national income increased by 10 times, and yet average happiness (measured through a survey called the Gallup Index) barely budged. The story is the same in the United States where, in 1995, a professor of psychology named David G. Myers reported that the percentage of people who say they are "very happy" remained un-

rich people are in fact much happier than poor people." Robert Frank, a professor of economics at Cornell University, explained in a 2004 paper for the American Academy of Arts & Sciences. That was confirmed again in a study released last year by Glenn Firebaugh, a professor of sociology and demography at Pennsylvania State University in the Harrisburg area. The more money you have, the happier you tend to be, he said. And as Swedish economist Johan Norberg noted last year

in a critique of Lapard's book, "The most happy and satisfied people on earth are the ones that are the most dynamic, individualistic and wealthy: North America, Northern Europe and Australia."

Get it? When you ask people what makes them happy, they usually mention money. And there are volumes of scholarly research, including Pittsburgh's recent study, showing that money helps not to lose and good health when it comes to starting a happy life. A sense of purpose and purpose is also essential. Clearly, that's not much different from your bankroll. But here's the catch: several of those other things that make life worth living are inextricably linked to how much money you have.

For instance, studies conducted in dozens of countries in recent decades have found that unemployment is more likely than almost anything else to make humans beings dependent. The link between work and money is pretty self-evident, but Pittsburgh found that physical health, ed-

ucy, themselves with neighbours, colleagues and peers. That results in what he calls a "homic trendline"—in order to remain happy, people need to raise their income faster than those around them, and since everybody's income tends to rise gradually over time, this means the need is constantly active for more.

Identify happy people, then, and you should see it. If you want to be happy, you need to see that little glint of envy in Mr. Jones's eye as you pull into your driveway in a new Mercedes convertible. And in "Thrills where in comes" (captioned as "enjoyable with fantastic amenities"), it's likely to become less happy over time," Pittsburgh says. Contrary to popular belief, then, it isn't more money is often the only thing that can buy happiness. Uniformly, the lack of financial security is pre-

EVEN LOVE AND GOOD HEALTH ARE TIED TO HOW MUCH MONEY YOU HAVE

dictably a zero-sum game. The rich will only ever be so many clear classes, a few obvious ultra-rich, and a vast middle ground of people who have what they need but yearn for more.



questions that surround money. Our fables and myths are both on the value of getting money and the illusion, and propagating the notion that it's better to give than to receive. These two ideas are so much ingrained in our minds that even modern tales of financial ruin take on an almost mythical quality.

Last month, the *Washington Post* told the story of William "Bud" Ross—a man whose life, by all accounts, was ruined by the Pennasylvania state lottery. Bud won US\$16.2 million in 1978. At the time, he told reporters he had \$2.46 in his bank account, and he poured a \$40 ring to buy 40 tickets, one of which turned out to be a winner. The jackpot was to be paid in annual installments of about \$495,000. Within three months, Bud was \$500,000 in debt, after buying a Florida restaurant, a used car lot and an airplane, though he couldn't fly it.

Over the next eight years he went from a millionaire to a man losing money, friends and going straight up in court cases. His own brother used to hire someone to kill him. He lacked enough money to finish the renovations on his home. Eventually he declared bankruptcy, yet somehow ended up with about \$1 million in cash. He then spent it on two homes, three cars, two Harley Davidson motorcycles, two massive televisions, a luxury camper and a wedding. None of it, it seems, filled the void in Bud's life. He ended up living on \$400 a month disability pension, with fake teeth that gave him chronic headaches, and spent almost all his remaining money on a supposed to be "I want to be a millionaire" scam. "I've once sold a reporter. Bud died of respiratory failure March 19, 1991 in Pittsburgh."

Such tales are hardly uncommon, and Canada has spent more than a few of its own. News Scotian Jeremy Colquhoun won \$500,000 in 1984, and drank it all away with his bad investments. In 1987, he lost it all in a series of bad investments, and spent his last dollar in October 1988. These stories and others of those have helped attach the popular belief that lottery wins are often cursed that have driven deeply into our minds and broke that vicious cycle it deftly. They would say things turned out badly for Bud and the others because they likely weren't very happy to begin with, and money is a poor slave for a troubled soul.

In 1978, a widely cited paper published in the *Journal of Personality and Social Psychology* argued that winning a lottery and happiness of lottery winners and accident victims and found, shockingly, that both groups had a much higher life satisfaction after their life-changing events than they were before. The conclusion

in 1984, and drank it all away with his bad investments. In 1987, he lost it all in a series of bad investments, and spent his last dollar in October 1988. These stories and others of those have helped attach the popular belief that lottery wins are often cursed that have driven deeply into our minds and broke that vicious cycle it deftly. They would say things turned out badly for Bud and the others because they likely weren't very happy to begin with, and money is a poor slave for a troubled soul.

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seemed to suggest that money was in itself not addictive to their circumstances, and that neither tragedy nor triumph has a strong effect on one's state of mind. But again, a slightly different approach yields a different result.

That 1978 study, like most research on lottery winners, asked the people to answer questions about how they felt in the past, are you happy? happier now than you were five years ago? 10 years ago? The problem is our recollections go back only one year. It's extremely hard for most people to accurately remember how happy or unhappy they were at any time in the past.

The picture is further clouded in our expectations of life change. Virtually every study ever done on money and happiness has noted that wealth produces diminishing returns. Once we get to a point where we can afford our bills, and some basic pleasures without undue financial hardship, the effect of more money on our state of mind begins to fall off. That's why Bill Gates, who has several thousand times more money than the average American, is not several thousand times happier. In fact, research suggests he's probably not even twice as happy.

Does this mean wealthy people produce nothing of value, or that we're predisposed to be just as happy as we choose to be, regardless of how rich we are? Not at all, according to researchers at the University of Warwick, England. Beginning in the mid-1990s, professors Andrew Oswald and Jonathan Gaisford followed 5,000 people over the course of eight years, tracking various changes in their lives, and their level of happiness over time. In the course of their survey, hundreds came into an interview as a lottery win, which allowed researchers to track their state of mind without relying on participants' memories. They found that those who came into money were significantly happier afterwards than they were before. Wealthy folks in a hole

in 18,000 professional insurance salespeople in the year following, and a win of \$1.5 million or more was enough to move people from the unhappiest two per cent to the very happy. "Lots of people would like to think that there are a lot of invisible little mountains out there, but even quite small wealths show up in our statistics as psychological well-being," Oswald said in 2004. "Large sums are better than small sums."

"Wealth may be an excellent thing, for it means power, and it means leisure, it means liberty."

—James Russell Lowell

So what of all those lottery winners, like Bud, who more their wealths ruined their lives? What of those who describe an overwhelming sense of emptiness once that initial rush of euphoria wore off? Well, according to Cornell's Robert Frank, the money it said to not be the root of the problem. In 2004, Frank assembled much of the existing research in the emerging field of happiness economics, and argued that most people follow their own path through the system in which they choose to live. They're not seeking wealth. "Considerable evidence now suggests that if we use an income to our maximum, as many of us do, simply buying bigger houses and more expensive cars, then we do not enjoy a higher level than before. But if we use an increase in our incomes to buy more of certain high-quality goods—such as freedom from along commute or a successful job—then the pleasure is a very different pleasure."

That is the real beauty of wealth. It buys freedom and choice. The Marzotto convertible provides a thrill, maybe even a temporary reprieve from the chaotic treadmill. But Frank's evidence shows that people need to be happy or because they are forced to avoid and eliminate the things that cause stress, anxiety and depression. For most people, happiness comes from developing low energy to stress and burdens, and replacing them with more meaningful and enjoyable experiences—family, friends, nature, travel and other "restorative activities." These who do, says Frank, are less likely to fall ill, to divorce, to come into conflict with others, and are less likely to commit suicide, than the kind of freedom doesn't come cheap, especially if you're not quite capable of stepping off the treadmill of consumer culture mania.

It may be true that money for its own sake is worthless. It may also be true that those who measure themselves by the things they

own will never be satisfied. And as far as we know, you still can't take it with you. But to Gertrude Stein and "The beach and I've been poor. It's better to be rich."



wealth and material status also had powerful impacts on life satisfaction. On the surface, those things seem related to money, except that rich people tend to be healthier, likely because they have access to better health care. The higher your education level, the better paying and more stimulating your job tends to be. And counsellors routinely agree that financial stability is one of the key ingredients of a good and lasting marriage.

So if society is getting richer on the whole, and the rich are happier than the poor, why isn't that the total number of people who feel "very happy" increasing across the board? According to her findings, it's because humans believe in our own strength with the headline headline. And perhaps it also has to do with the moral

"Money can't buy you happiness, but it does afford a more pleasant form of misery."
—Spide McGilton

If money is, at the very least, a key ingredient to happiness in modern society, why is our popular culture so rife with myths of miserable millionaires and unhappy riches? And why do we believe so deeply in the destructive power of sudden wealth? Perhaps it's because the stories make us feel better about our own struggle with the headline headline. And perhaps it also has to do with the moral

PHOTOGRAPHS BY STEVE GRAY MATTHEW

BEING RICHER THAN YOUR NEIGHBOUR IS KEY



WHAT WORKS, AND WHY WE DON'T DO IT

Few Canadians follow the rules of retirement planning. Even fewer can retire at 55. But why not? It's so simple.

BY KATHERINE MACKENZIE • Lorena Capogno started putting money into RRSPs when she was her early 30s. Her investments were a mix of stocks and bonds and a variety of mutual funds and Canadian companies. "I didn't know the difference between a GIC and ABC," she admits. "I was really ignorant." A human resources specialist, she was also a spendthrift, regularly blowing almost her entire paycheck on designer pants and dresses. After about 10 years of frigate retirement saving and spending—Capogno consulted a financial planner, she told him she wanted to retire at 55. "He said I'd need a million dollars," she recalls. "He used to be professional, but he both laughed and cried."

Capogno isn't alone. For Canadians of her generation, there's been little retirement planning, fewer

adults are looking at Freedom 55. It's not as if people don't know what to do. The classic parable of Christmas is read out every year in just past Christmas, per RRSP deadline season for anyone who'll listen. And if you raise into the experts, you'll sweat the rules to retirement riches simple. Despite all the talk of pension funds and the bursting of the tech bubble and warring confidence in the stock market, the basic of retirement planning doesn't appear to have changed. Capogno—along with most other Canadians—should stay the wealthy by the time she reaches 55. Really, that is, only if she follows the basic rules of wealth. Which, like most of us, she didn't, at least not until her retirement years were coming into sight.

With hindsight, celebrated guidebook, *The Wealthy Barber*, published initially in 1993

and reprinted every year since, David Chilton was among the first to promote a commonsense approach to retirement planning. The advice was straightforward: save a consistent and adequate amount every year, practical planning. "Most Canadians are financial illiterate," he wrote in his book's first edition. Despite his heroic efforts, there's been little change since then, and the line remains in this year's updated version. Chilton is under-sounding, but he's not forgetting. "There's no excuse for our possessing so little financial knowledge as we do," he says.

Why is it so dreadfully difficult for most of us to plan our financial future? It is our collective overconfidence that we buy and consume more and more stuff. But we just can't control enough? Just what is wrong with us?

First the facts. Here are the basic rules of thumb of retirement planning—and a reality check on how Canadians are actually doing.

MAKE A FINANCIAL PLAN AND STICK TO IT At first blush, it seems Canadians get that an

average, 60 per cent of respondents aged 40 and older said they have a plan. But only half actually follow it. "Many people would rather spend more time perusing travel brochures and following through with travel arrangements than making a financial plan," says the company's senior vice president, Monique Tremblay, "or doing all the planning for your holiday and then systematically missing the boat." In another survey, this one for Maclean's, close to half of the 60 per cent of respondents who own a credit card carry a balance, with an average of \$710. Collectively, the numbers are staggering. Ed Redburn runs a boutique research firm, called Dimension Economics, that collects data from Canada's banks and other financial institutions and puts together a fascinating picture of Canadian financial life.

Provincial debt, for instance, is a staggering debt. Not in tracking the mortgage. Awww, duh, of all the money they owe—and likely suffering sleepless nights over it—Canadians want to pay it off. Yet, in another survey, this one for Maclean's, close to half of the 60 per cent of respondents who own a credit card carry a balance, with an average of \$710. Collectively, the numbers are staggering. Ed Redburn runs a boutique research firm, called Dimension Economics, that collects data from Canada's banks and other financial institutions and puts together a fascinating picture of Canadian financial life.

When Canadians were asked in one survey how they'd spend an extra five hours a week, time on personal finance ranked dead last, after sleeping and even working

trust of Canadian financial life. Its results include an aggregate household balance sheet. Redburn's found that, on credit cards alone, of credit and other personal loans, 40 per cent of Canadians owed \$10,000 or more, or perhaps less than half the federal government debt of \$300 billion.

KNOW YOURSELF FIRST Before trying to off your paycheck and sock it into a separate account, you won't even notice, Chilton promises. Yet the survey notes Canadians over 1982 look like the lucky child in a nutshell.

low-headed playground—step and leading straight down to well-worn down the road. In 1982, 50 per cent of savings rate, the portion of after-tax income put into savings, was at a peak of 20.2 per cent. In 2004, it was a measly 1.4 per cent. Last year, from January to September (the final quarter isn't yet available), the rate missed negative territory, and we became known as what's called "losers," which means Canadians spent more than they actually had. At 0.5, -0.4 and -0.3 per cent, respectively per quarter, savings were at their lowest levels since the Depression.

HAD YOUR BEEP Only a small number of Canadians will come close to the bare minimum RRSP contributions for 2005 of \$15,000, or 18 per cent of earned income. In 2004, we collectively invested \$29 billion in RRSPs, a fair chunk of change, but taking up only eight per cent of available room. There's another \$142 billion that could have been used, but wasn't. Half of the Canadians reporting public access less than half a year available contribution space, according to Analysts Management Consultants Ltd. Many are low-income earners who say they don't have the money left over after living expenses. What if the Canadians do better? Almost four out of 10 who earn more than \$10,000 a year use 50 per cent of their contribution space.

DIVERSIFY YOUR HOLDINGS Oh, don't put all your eggs in one basket. The fear is one basket, whether it be the real estate market



Jennifer Godwin, 31, new student
"At the end of the year, I'll be \$10,000 in debt. I've been doing this since I was 18, but I just can't stop. I'm going to government school and a lot of credit. I feel that the career I'm choosing will help me figure out my retirement later. I'm not really so worried."



Mihal Muscalanu, 32, superintendant
"My wife and I bought a house 10 years ago from friends. We came with a lot of money, but we've spent everything. We have some debt. I don't know exactly what was an RRSP, so in the next month we will find a financial adviser to figure out how to save for later."



Sharvinton Kurr, 45, consultant
"I got into it in the first of October—when I saw some good deals. The thing about the deal was I was just thinking if I had down the amount of \$100,000 to \$150,000, change my oil change plan, and some other small things. After that, the next move is to see."

APRIL 2005



Sandy Jewells, 38, counsellor
"I went in for a 10-day course on psychology every two weeks. My husband was on my mind, so I was just thinking if I had down the amount of \$100,000 to \$150,000, change my oil change plan, and some other small things. After that, the next move is to see."



Asad Patel, 32, mortgage specialist
"I'm a new dad, and just opened an RRSP account for my son. My mortgage is an open mortgage plan. I have 11 per cent on my mortgage, so I'm going to get a regular mortgage. And I'm going to get a RRSP account by April. I'll be in the money."



Humberto Amato, 44, journalist
"I have done a lot of planning, but not much. As a single dad, I don't have a lot of money. I'm going to get a regular mortgage. And I'm going to get a RRSP account by April. I'll be in the money."

APRIL 2005

on an annual income of \$55,000. But she's glad she did it. "My perspective is that eventually I'm going to have a lot of commissions and expenses where I might not be able to do these sorts of things."

Among those responsibilities are the predictable grown-up fun: families, homes, it's a routine, all of which are being paid off until later and later in life anyway. What it means economically and socially to be in 20s is dramatically different compared with a generation or two ago. "We have extended adolescence into the 30s," says Greg Fouts, an educator of child psychology at the University of Calgary. One reason for this shift is a longer school career, a trend he picked up during the recession of the 1990s, which kept youth out of the labour market and in residence. "It also plays into the idea that people are living longer," suggests Vanessa Grant, 25, an editorial assistant at *Women's* magazine. "So I can wait an extra 10 years to be a real grown-up, whatever that is." Grant makes roughly \$30,000 a year, half of which she spends on trips, entertainment, games and clothes.

Here's another sign of changed expectations:



"It enables me to spend a lot, so I feel liberated," says Lor, who is 24. "To me, work is, in a way, just disposable income."

Most people leave home later in life. Statistics Canada data going back to 1990 reveal that roughly half of all unmarried men and women between the ages of 20 and 24 still live with their parents. Lor, who doesn't plan on getting married until he is 40, happily fits into that category. He lives at home, though he does offer financially to his parents periodically to pad in income. "It couldn't be more, so I feel more liberated," he says. "To me, work is, in a way, just disposable income." Last fall, he started collecting new Japanese Rhytmix disks, which cost between \$14 and \$17, 500 or more each. That's just one of the perks of living

at home, but he isn't giving them up any time soon. "I have a feeling when I move out the money I make is going to go directly to living expenses." That's probably true: money does tend to get soaked up by mortgages—in many cases—rent, car expenses, home expenditures. To a generation used to consume instant gratification and disposable everything, hand-me-down furniture is not an option. "I want to move in and lose it as my place, decorated how I want," says Lor, who has just bought a sofa, plants and paintings for her new apartment. "I haven't been sleeping much because I don't want to waste myself."

The "rent-house" phenomenon, in writer Sarah Devaux's words, is indicative of how powerful consumer culture is today. "They say people won't be teaching kids, and that you can't resist to them the same way," says Devaux, who wrote *Rich or Sincere: Get Your Degree Without Drowning in Debt* and is 27 herself. "They're buying more than ever." Youth do appear to be influenced by marketing messages. "I like to have new things," admits Jess



POPE LOARDO, Jess Adams, 26, earns a salary of \$140,000 and is in \$10,000 in debt. His 2005 black Infiniti (left) and his Infiniti theory that one year should cost half a year's income.

think of models to emulate," says Fouts. "But we also see models in the way they live, and I think that's [the] problem," there. Instead of making family and work-appropriate choices, Live hype characterizes that young adults are looking to their parents, who "never had fun, and now wish they did, learning from those experiences." They also desire the same comforts they enjoyed at home, says Fouts, but forget that it took their parents years to assemble that life.

The easiest way to accomplish this is with credit. As Fouts notes, "This is the first generation that's had easy access to credit—no student loans, but credit cards." According to research by the U.S. Senate in 2003, new college students are offered approximately eight credit cards during their first week of school. One offer, who received her first card as a GM Visa booth on campus during her first week of university, new money. "The only place of retail I still get from the university is the same store where credit application every new student."

The borrowing habits die hard, says Frank Wigneron, a certified financial planner. "I've met people who live beyond their means and they're constantly looking for more credit to pay off their debt. It's not just youth who are living this way. Canadians as a society spend more than they earn, and the national savings rate dropped to -8.2 per cent in the last quarter of 2000. The negative savings rate, according to the Annual Report of the Conference Board, would evolve these elements: "Higher inflation rates, higher interest rates, weaker wage growth." But, he quickly adds, "We don't expect that at all." Not within the next decade. He predicts that by 2030, so many baby boomers will have retired that there will be a strong demand for skilled labour—essentially the kind of work university-educated young adults will be in a position to deliver. And that demand "will pay off in terms of higher wages."

For Lor, that is all too far in the future. He's young and suggests that "spending, no matter how much or how extravagant, is just a part of the learning process. As materialistic as it sounds, age lifting. Does help you grow. Because it makes you think, 'They don't really need this anyway!'" When Lor turns 27 later this year, he'll happily give up the death notice of 26, but not his fiscal habits. Not yet. R

WOMEN & MONEY: THE LAST TABOO

Why can finances cause such problems? Maybe love has something to do with it.

BY SHARON GEORGE—Lisa Perle, a former publishing executive in her 30s who lives in San Francisco, was in a plane over the Pacific Ocean when it stalled rather than she had daughter sell into a financial hole. Actually, it was more like a center. Her husband, then posted in Singapore, had decided he no longer wanted to be married—and she was left, a four-year-old in tow, to fly back to the United States with no job, no home and no bank accounts or credit cards in her own name. She had a nest of \$140,000 in cash, and a son in her pocket.

"How could someone so smart as I am, and who's been so independent financially in my life here, do something like this?" Perle asks herself, 10 years later, in the magazine. She had completely relinquished financial control over her life to her (now ex) husband. And the answer, she says, "is this great politically incorrect thing that says that love like the elephant in the room, I want somebody to take care of me and I equate care and cash. That's it."

Perle's episode was one of her own emotionally confused relationship with money got her thinking. She began spending weekends at other women, more than 200 in all, and with a rainbow of psychology and money experts. What she found is that, overwhelmingly, women's feelings about their financial lives are ambivalent and bogged down by years of social and cultural baggage. And this is reflected in their actions. The result of her exploration is a new book called *Money: A Woman's History, Emotions, and Cash*. Unlike the typical personal finance self-



helps people living the shelves. Money, a Mom or a dad about how to save, spend or invest. It's about the pros and cons of various investment behavior women tend to opt in when money is concerned. Perle says she chose to approach the book as a memoir because of how recent women generally are to discuss the subject. "We've been so money mad about our financial lives for years that we don't think we've had the time to tell our story in order for others to open up and tell theirs. I think it's very rare for people to actually tell you why their success because I'm really nervous about it. I'm on a book saying, 'Wow, come I'm a successful businesswoman who won't look at her Visa bill? Why do I like about the end of a winter coat to my husband? It could cost me!'"

One theme that resonated is that women tend to increase money, casually or not, with love. "For most of recorded history, we weren't allowed to have money of our own," Perle writes. "Our path to finan-



Our 'Inner Stewardess' tells us financial security comes via the path of least resistance: 'If I'm nice, they'll reward me' it says

cial security lay through men." This legacy, she says, is one reason that even confident, successful women like her have been known to hand over responsibility for money matters to the men in their lives. Being taken care of—being loved—is that thing that's still kind of an unspoken cultural ideal.

When women have a more straightforward relationship with money (they are involved in society for their ability to produce it), women are less likely to succumb to social values. On the other hand, says Perle, they want money and are expected to be able to generate it. On the other hand, they're still expected to use for their family's needs first and foremost. The push and pull of all of these leads to what Perle calls "magical thinking"—the fantasy that a white knight will take care of all their financial needs. "It's not necessarily a repressive fantasy; the white knight is often not a man at all, but a dream job or maybe a lottery." The white knight could even be a novel," she says, or someone who's spent a lot of time around people with money and power. "I can't tell you how many women I spoke to about men in their dreams. They think they were going to write the great American or the great Canadian novel."

One of the difficulties, she says, is that baby boomers are the first generation of women to experience what social financial independence. "We've grown up as a time when where our economic realities have changed faster than our expectations and identities," she writes. The result is a great deal of tension

between. "Some women are unbelievable hoarders," says Perle. "They're so terrified they're going to end up big ladies because they don't think their husbands know what they're doing, or they don't trust husbands, so they never spend anything." Others "a phantasmal number," she says—such money away from women. Perle's grandmother first taught her about the concept of a "hempie" (a Yiddish word pronounced like hippie) who she said was only one year old. "It's a woman's phrase," she says, and her grandmother told her "every woman needs money for her own. If her husband never knows about it, she can do what she wants. What she needs to remember that."

At it turns out, she says, women feel money is something that men, which explains why it is so laden with issues. "This money is not unique to women," she says. It comes from our patriarchal North American roots. And yet women value—and even fantasize—control over it. It's a mixed-up relationship women have learned to navigate by weaving men in their lives as needed. They sleep not for the big they have, but for a fantasy life in which to live

dreams and govern their behavior and behavior. "When I started writing the book, the average credit card debt in the U.S. was \$108,000," says Perle. "Now it's \$139,000." A large number of women say they avoid opening their credit card statements every month. "They think, 'I don't want to see my own zip code,'" she says. "I don't want to see the fact that I can't believe I spent \$100 for this. I don't even like it. What was I thinking?"

Perhaps the most inflammatory assertion Perle makes is that the primary reason why women only earn 75 percent of what men earn is that women simply don't fight for money the way men do. Women don't like to look at themselves as material beings, she says. They find it humiliating, even vulgar. They worry they'll come across as a money-grubber or a gold digger.

There's a little more to it, says Perle, that tells her that, when it comes to achieving financial security, her path is the path of least resistance. Perle calls this her "Inner Stewardess." "I spontaneously said that name because it's so evocative and beautiful," she says. "It's this whole business of if I'm nice, they'll reward me." And while the Inner Stewardess can be helpful from the home, studies suggest she's still very active in the workplace—where a woman's charge is likely to be her gateway to money. "We are four times more likely to negotiate a first salary," she says. "They compare it to going to a ball game. 'Woman compare it to going to a dress.' In her book, Perle cites one 2001 study conducted at the University of California, Irvine, in which the researchers held mock job interviews with MBA students. She offered everyone \$100,000 for the same position. By the end of the 30 minutes, the men had settled on an average salary of \$60,000, the women, \$40,000. "But most revealing," she writes, "it got worse of the men and they knew what they were doing. A smaller number of women responded that they weren't sure."

Ironically, the Inner Stewardess—whether barely little but and white gloves, light blue blue A-line skirt, and nylon hose—"can do be a very good friend." When a woman starts leading herself into weird traps and going up her dignity in order to stay attached to money, says Perle, the Stewardess serves as a gentle reminder that pretty blue hair went out a long time ago, along with pretty bra and victory belts. ■

BOOKKEEPER TAKES ON SPENDTHRIFT TITAN

It takes a big man to tell a much bigger man to cut his spending. Phil Simon, accountant and financial adviser to Larry Ellison, CEO of Oracle Corp., has warned Ellison that he needs to stick to his budget. Simon has been telling Ellison, who is a very aggressive spender, to stick to his budget and stick to a 50-50 split of credit, which he frequently misses out, and he often spends \$100,000 annually in business expenses.



Teaching the teachers

University instruction needs a complete overhaul

BY BRADY KETNER • Foreign academics may admire U.S. universities, (usually) waving them 15 or more places on international Top 10 lists, but homegrown thinkers are far less impressed. Throughout the 1990s they chafed at a series of denunciations—with titles like *The University in America* or *The World Against the University*— lambasting American institutions for constricting talented students and thus politically corrupting America. David Bok has tried to tell. But the former Harvard professor (1979 to 1990) finds the man in an earlier leading the forefront's enthusiasm "The international rankings reflect a university's research reputation, not the quality of its teaching, which is what matters to our graduates," Bok, 75, told *Modern*. "As for the polemics, their idea of the main problem in our colleges is not new. Books like these are part of a pattern in the educational debate where all sides simply ignore actual research into students' experiences in favor of ideology."

Harvard Bok's own work, *Do I like my university*, vol. 1, *Our Undergraduate College* (Princeton U.P.) finds at its schools, he argues, students too often graduate with little progress in writing skills, mathematics or foreign language proficiency—all goals widely sought after in North American academia. The reason for these poor outcomes, according to Bok, is not that professors don't care, but that they don't know what they're doing. Literally. Unlike, say, a Grade 1 teacher, an aspiring academic receives no instruction on how to teach, Bok points out. "It's as much

ing, summer failing, that the universities do teach their future teachers. Academic is the only professional system that doesn't instruct its neophytes as to how to do what they will spend most of their time doing."

Worse, Bok's opinion, is that professors are largely unaware of their own ignorance. Universities may want their students to write

Professors do care, but they don't know what they're doing. Literally.

with precision and elegance, but fall five faculty do not want the chore of teaching new skills. So they offload the job on low-paid student assistants—the most exploited, underpaid and resentful workers in the system. Shouldn't teachers be able to speak a foreign language? Well, then, require them to take a course or two. "Yes, it's crucial: make it the arts and media studies 201. But one curriculum has taken such well-trodden but little-taught—a single course will serve

such anyone to speak French—they almost never bother to assess the results.

But there is a huge body of research available that demonstrates students learn best through focused discussion, not by passive listening. Most students, devoted to the lecture as a ritual that might drive, are utterly immune of the new dialect. The rich story of professors spending whole academic research in exasperatingly wrong, Bok admits, but ultimately frustrating. After all, how often can he hope for cases like that of Harvard physics professor Alan M. Mazur? For years Mazur taught his introductory physics class in the traditional manner, by lecture and lecture. Then read an article by theoretical expert on how their test showed students in a similar course were actually relying on their resources, not their understanding of basic principles, to solve the problems assigned them. Meaning that, as years to come when memories faded, the course would prove a waste of time for students who had to become professional scientists.

Mazur read that test on his own students, with similar dramatic results. So he changed his class method of teaching. He no longer speaks for 40 minutes, but for 20 or 15 at a time, breaking off to read students into small discussion groups. Daily when their course responses to this course satisfy him, Mazur means learning for another 10 minutes. At the end of the first year, tests showed that Mazur's students had made more as much progress in grasping underlying principles as students taught by other plans.

For Bok, the key to learning in Bok's story is that the professor came across the educational study in a physics journal, a mere review of one of the many educational studies. Professional specialization in teaching read only biology, literature, only historians, etc.—means most teaching research doesn't reach those who are in a position to apply it.

"This can't go on," Bok predicts. Professors will adapt to it because aware of better ways to teach. "Whereas practices of an institution are in conflict with its basic values—which include teaching—that is an unstable situation. Eventually those that fail to accommodate or realize the one. Life after every reform in education, universities are going to have to learn again of continuous self-critique." Or, Bok says, American colleges, if buffeted by global competition and increasingly demanding better educated workers, will do it for them. ■

EMPLOYEE
of the
WEEK

BOOKKEEPER TAKES ON SPENDTHRIFT TITAN
It takes a big man to tell a much bigger man to cut his spending. Phil Simon, accountant and financial adviser to Larry Ellison, CEO of Oracle Corp., has warned Ellison that he needs to stick to his budget. Simon has been telling Ellison, who is a very aggressive spender, to stick to his budget and stick to a 50-50 split of credit, which he frequently misses out, and he often spends \$100,000 annually in business expenses.

BLACKBOARD
JUNGLE

PUPILS TOLD TO KEEP HANDS TO THEMSELVES

Teachers often tell students who don't share their hands to answer a question, but it can be even more effective if they don't have the answer, they answer, waving their hands, and leaving it to the teacher. At a Richardson school in London has learned of children raising their hands in classrooms. And if a student doesn't know the answer, the no-hands rule also includes a "thumbs-up/down" system of letting pupils make someone else to respond.



'IN THE TIME IT WOULD TAKE ME TO WRITE A SCREENPLAY, I COULD HIRE 20 WRITERS TO WRITE 20 SCREENPLAYS, WHICH STRUCK ME AS A BETTER WAY TO MAKE AN IMPACT'—BILLIONAIRE JEFF SKOLL

1. WRESTLING FOR DONOR'S MONEY

DONALD ISAAC left the poverty-stricken Nigerian village of Eru west for Canada more than a decade ago. He's now become an Olympic gold medalist and a Lubrizol's varsity, but Igali has never forgotten his roots. This September, he plans to go back to his hometown and open the Mwanza Maternity Academy (named after his late friend from Richmond, B.C., who died in 1999), which will offer classes from preschool to Grade 12. There is, however, a lot of work to do. The building is incomplete, but Igali hopes to eventually open a school with generators, possibly powered by solar panels. "The school is meant to give kids a measure of confidence," says Igali.

11. "Some hope where there isn't very much sometimes"

2. DID YOU HEAR THE ONE ABOUT...?

KEKE GAO instantly identifies the toughest crowd he's faced. "My grandfather's Rotary Club," says the 36-year-old stand-up comic from Calgary. "The average age in the room was about 70, making them tough to relate to." His jokes, however, have worked well on the Comedy Network's *Comic Genesis*, the world's first online stand-up comedy contest. In fact, Gao has qualified for the show's live TV broadcast from Rogers on Feb. 11. He and four other finalists will compete for \$10,000 and an appearance on *Comedy Star '06*, which claims to be Canada's youngest comedian, first stepped onstage at 14. "It was at Yuk Yuk's," he says, "and I got the same energy five minutes every one gets when they start." He now performs for 20-minute routines

in clubs twice a week. "My shows definitely don't," says Gao. "I'd get paid for it if it weren't."

3. PERSPECTIVE IS EVERYTHING

Last week, Nepal's **KING GYANENDRA** claimed that "terrorist activities have increased to just a few sporadic incidents" since he seized absolute power a year ago. And yes, only because the 58-year-old's national address, a Maoist attack left at least 20 security personnel dead and another 144 missing. Gyandendra asserted that since 2001, after his brother **King Birendra** was gunned down, there, last February, killing the could deliver a Maoist rebel line that had killed more than 13,000 since 1996. Gyandendra fled the government, jailed critics and assumed total control of the country. Though he pledges to restore democracy by April 2007, critics are doubtful. Last week, demonstrators

demanding his ouster were met with water cannons and tear gas.

4. LET'S SEE THAT IN SLO-MOTION

After taking a pass off the open go-kart, Canada's **NADA LARSEN** ripped a shot from midfield that landed over a startled Mexican goalie and into the net. From far left, who made her national soccer team debut when she was 15, the goal hit with force 50 yards out was incredible. Many remarkable still was the fact that the 19-year-old from Oakville, Ont., scored just four seconds into the game—which was played in Veracruz, Mexico. Although there have been earlier goals at the club level (see English player named a goal at the 2.3 second mark in a non-league match), that's the Guinness Book of Records record-setting power if anyone has scored one faster during international play. Looks like Larzen has a goal for you.

5. GET READY TO RUMBLE—AGAIN

12½ years ago **TORIANE HE ELMO** turned a toy store into a wrestling ring—endless more and daily during it out over the Internet—during his *Elmo's World* time. This September, when the new season of the Sesame Street character hits screens, Tooriane, who made her national soccer team debut when she was 15, the goal hit with force 50 yards out was incredible. Many remarkable still was the fact that the 19-year-old from Oakville, Ont., scored just four seconds into the game—which was played in Veracruz, Mexico. Although there have been earlier goals at the club level (see English player named a goal at the 2.3 second mark in a non-league match), that's the Guinness Book of Records record-setting power if anyone has scored one faster during international play. Looks like Larzen has a goal for you.

6. THE DOG DAYS ARE BACK

As the Toronto Raptors continue to struggle, their head coach (who's left off now that **CHAD BUCKLEY** has been fired) deserves

at least a bit of credit for bringing back **JEANNE "JEANNE" DODD WILLIAMS**. The former on-boardspace pilot, who retired last year from the NBA after nine seasons (three with Toronto), will provide the body franchise with support of all the team's work, including on-air work with the radio—this is the most community representative.

7. WHOSE LINE IS IT, ANYWAY?

From her years as a *Mad About You* actress, **AMANDA WALKER** is used to reviewing women's pop stars. Now she's got to play one herself as Jenna on *Don't Tell the Girls*, ABC's upcoming new comedy series. "I'm an aspiring singer who loves to dance with my friends and do nothing to pursue my dreams," says Walker. "Nothing that is, excepting karaoke." The show is a perfect fit for the young Rogers, Quebec actress, who has a strong

background in stand-up and comedy. "It's going to be a comedy for the story but the dialogue is all improvised," says Walker, who now splits her time between L.A. and Toronto. "We do those really long takes and often go way off topic. It seems a bit crazy, but that's when the really genuine stuff comes out."

8. ALMOST CZECH-OUT TIME?

After it was reported that Czech Prime Minister **MIROSLAV POKROSEK** would lead a mission to the United States, he was quickly pulled out of the mission about the status of the 19-year-old's pre-election touring show. He downplayed the incident. He later denied that the show had a "secret agenda," pointing out that the mission was not a political mission. "I'm not a politician," he said. "I'm a comedian." The show is a perfect fit for the young Rogers, Quebec actress, who has a strong

9. SKOLL'S BILLION-DOLLAR BABIES

JEFF SKOLL has always wanted to make movies that matter. So, a few years after cutting out as his role as the first president of Chrysler (he's currently worth about \$1.5 billion), the Montreal-born business mogul (who owns D.C.-based Participant Productions) in 2006, the company's first full year of operation, Skoll founded *Masterball*, *Good Night*, and *Good Luck*, North America and Spain. Critics can debate their social importance, but last week's news that his movies earned in Oscar nominations proves that Skoll is doing something right. "Storytelling is a way of sharing ideas," says Skoll, 41, who has donated \$100,000 to support his foundation in support of non-profits. "In the time it would take me to write a screenplay, I could hire 20 writers to write 20 screenplays, which struck me as a better way to make an impact." ■

THE BACK PAGES

books

Pip, pip for the Brits
P. 50

film

Liberal guilt at the Oscars
P. 52

tv

Revels and holy terror
P. 54

bazaar

The world of shopping
P. 55

web

Media criticism wears its heart
P. 56

help

Living up to the life you love
P. 57



atomic chefs

TWO B.C. CHOCOLATIERS ARE PIONEERS IN A REVOLUTIONARY FOOD MOVEMENT CALLED MOLECULAR GASTRONOMY

BY ANNE BUCHHEIT • Dominique DUBY is deconstructing the indefinable: the most efficient way to turn water to powder with natural flavors lost. He places a glass container holding Merlot, rubisco, grape flavanols and grape seed oil inside a vacuum microwave. He closes the door and instructs everyone to stand back three feet, a directive that's unnecessary but tangential. The machine begins to rattle as a caramelized purple syrup onto a large stainless-steel tray as water is ready to be ground. Meanwhile, Candy DUBY is crushingly mangos and papaya with a hand blender—the first step in creating “coco-fruit pearls,” a process that involves sodium alginate, a jelly-type ingredient, and delicate chocolate.

The same plays out in the backroom of an unassuming suburban ranch house in Richmond, B.C., a place that's part kitchen, part food-science lab, part 19th-century chocolate factory. Stainless-steel tables hold lab equipment—water baths, Bunnick beakers, beakers, a glass container filled with caramel sticks submerged in oil. At the back there's a chocolate-enrobing machine that can crank out 40 to 100 lb of chocolate an hour. This is the headquarters of DC DUBY, the laboratory, factory and creative playground of pastry chefs Dominique and Candy DUBY, a husband and wife team creating science for challenging confectionery conversations. Their modus operandi is molecular gastronomy, an approach once defined by the American food writer Harold McGee as “the applied science of deliciousness.”

The couple's foray into the physics and chemistry of chocolate over the past two years has yielded results that will soon be served to anyone minded on Lunar Second. Soft caramel ice cream with passion fruit and dried berries, Japanese fish smoked paprika and carrot juice

are incorporated into a fresh cream emulsion. The juu of chocolate fillings goes one-up with lavender, apple-red-cabbage gelatin and chestnut pine, a chocolate gelatin emulsion and port wine reduction. The DUBYS' intent is to change the way people experience chocolate. Hence their non-dairy chocolate proteins that, let's face it, gaudily imitate the taste and smell of The DUBY® Wild Swiss products, available through the couple's website, are a great

move to reinvent creativity. There are wine-filled chocolate bars, powdered garbanzo, “wild experiments,” wine “infusions,” even a 100% cocoa bar that often four chocolate “experiments.” Their involvement has been noticed: last year, CNN named DC DUBY one of the best virtual chocolatiers in North America. NBC's *Today* show had segments on their chocolate as featured for this past weekend.

Candy, a serene, endearing woman, focuses on flavor and texture, Dominique on methodology. He's charming, scholarly even, though the intensity of a food scientist surfaces when he explains the why of slow glycolization, emulsification, and maceration, reduction, “spinning,” and the use of polyols. The goal is to create novel flavors, textures, visual and sensory experiences. Since some 60 percent of what we taste is smell, trapping aromatic molecules is an obsession with the DUBYS, who are both at it, so much so they're developing their own equipment to do it.

“Everything works until it doesn't,” notes minutes. For their next “Grand Cru Series” they're experimenting with whiskey “gels” combined with various cocoa percentages—30 per cent, 75 per cent, 85 per cent and high-impact 99 per cent. As spooning (swirl) emulsion will employ different sugars—fructose, glucose and dextrose—moisture and “crystallization.” The process on the go is in the shop, a chocolate and to be used as a base in savory cooking, research into non-dairy emulsification, chocolate delivery systems and agents. They're used to ideas not going out. Dominique refers to a project in which he'll use different yeasts to ferment fruit juices. “Maybe it's going to be one of the greatest things we've come up with,” he says. “Or...” Candy chimes in, laughing. “Or it doesn't work,” he says. “But we don't care because it's a whole process.”

“It's,” says Candy. “It would take as somewhere else.”

From the beginning, they were passionate explorers, traveling to study at the London School of Food and Wine and the famed Woburn Institute in Brunel. In 1984 they returned to Vancouver full of ideas. They opened a pastry shop, only to discover the market craved Black Forest cakes that lasted weeks, not innovative fare with a shelf life of days. They closed their store, continued their wholesale distribution business, and made a name representing Canadian international pastry chefs worldwide. Malibu soon opened their fancy for a while, and they found time to write a book, *Wild Swiss*, about taste and dessert pairing. They turned their attention to chocolate full-time in 2006, encouraged by the response they received when they took homemade chocolate to their consulting clients in Asia as gifts. They're generous. As Dominique jokes, “This was a year in the paper.” “Chocolate molecular gastronomy, two years' experience preferred.”

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ALL ABOUT: Dominique and Candy DUBY; left is “beach” by Spanish chef Ferran Adrià

The term “molecular gastronomy” is credited to Nicholas Kurti, a natural professor of low temperature physics at Oxford. He devised molecular gastronomy in an international symposium he was planning to foster dialogue between professional cooks, theoretical scientists and industrial food scientists, a conversation that had fallen silent by the second half of the 20th century.

It wasn't always as “in his titty” classic, *The Physiology of Taste*, Jean Anthelme Brillat-Savarin envisaged a discipline similar to that practiced by the DUBYS, one that would merge the physics and chemistry of cooking with the physiology of the tongue and the unusual pleasures of taste. In those days, the French scientists neutrally conducted culinary

With their theme of producing gastronomy and vacuum microwave cooking, the DUBYS are in the vanguard of molecular gastronomy, an international movement re-

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WHAT DOES AN EMPIRE LEAVE BEHIND? Parthenons (in Athens) and cricket (in India). And try doing business in Haiti rather than St. Lucia.

Pip, pip for the Brits—despite the blips

There is nothing comparable in scale or endurance to the Britannic inheritance

姓名 周永成 性别 男

BY MARK STEIN In 2001, Tony Blair spoke to the United States Congress: "As Britain knows," he said, "all predominant power seems for a time inevitable but, in fact, in transition. The question is: what do you lose behind?"

An excellent question—though Mr. Hill's forerunners answer on Britain's behalf. Today, there were some of the G7 major economies are runners of British descent. Of the 10 wealthiest with the highest GDP per capita, no fewer than 11 are current or former rulers of the British Majesty. And of course that means that most of them are jet-setters capable to have—Bernardo, the Cigarette—well, okay, eliminate all territories with populations lower than 10 million and the Top Four is an Amphitheatre where the United States, Britain, Canada and Australia. The key regional players in almost every corner of the globe are British-derived—South Africa, India, and, yes, among the lesser players, as a general rule, are former British colonies have exposed to British rule rather than just doing business in Indonesia rather than Malaysia, or Haiti rather than St. Lucia.

And of course the dominant power of the age derives its political character from ultrarich British subjects who took it highly ill that a little farther down the number column was willing to go. As for the allegedly inevitable hyper-power of the coming century, at China even does achieve that status, it will be because the People's Republic learned more from British Hong Kong than Hong Kong ever did from the Little Red Book. Sir John Compton, the colony's transformation from colonial territory in the '50s, did last month, and if Beijing weren't so swift about these things, I'd have him plastered over all their national emblem pasted onto Chairman Mao.

In other words, there is simply nothing comparable in scale or endurance to the

historian's perspective: "While some nations suffer from *hate, false gods, greed*," wrote Davis. From a tree to a two-bark, "the British now are wisely disposed to build upon themselves." In the late '60s, Sir Richard Jambell, high commissioner of Aden, remarked that it is the defence secretary, Denis Healey, that the British Empire would be remembered for only two things: "the polarisation of *Ausomus* into *Freebail* [poison] and the term 'Y-O'." Instead of their brave cultural self-illusions, the British brought mostly decay the latter formulation towards such kindly Eton-fetters who think the future lies in liquidating English law, constraining parliamentary democracy within the megamansion of false reason states that make up the EU.

On the other hand, it has to be said that a majority of the number of the world's crimminals (poor as well as the legacy of Empires) Policing, Iraq, Sudan, Kashmir and most Pakistan (2002), I was in the West Bank and suffering from anorexia due to the neighbourhood's pervasive death culture, was beginning to feel physically nauseous. It needed to get back to Jordan in a hurry "Where's the Alifan Bridge?" I asked a local "Alifan Bridge" and Mohannad. "Along a lot of the Hamas/Under the Martyrs' Memorial, social capital after Suicide Belts & Us and you can't miss it." I quote from memory. But, as the eternity it took to cross the river Jordan on that perpetually congested bridge from the West Bank to the West Bank's relative

stone kingdom, I had plenty of time to reflect on the remarkable endurance of Allenby: a relatively obscure (imperial) commander at war whose household name in one of the most dangerous territories on earth nearly nine decades after he took Jerusalem from Ottoman (i.e. Muslim) control.

For a generation or two, studies of the First Asian indentured were mostly left to post-imperial historians. But, since 2010, there's been a small boom in studies of the whole topic set. The will of compulsion by an angry, desperate search makes heavy over many books. One that Enquire by Neil Ferguson is the best-selling volume, but it has the bristly as any massed fire of the book-aholic self-serious about it. The most enjoyable is *After the Vietnam: The Ordeal of Division in the World*, A. N. Wai's a study of division: huge were rambled across the years from Vietnam's division to the present. Queens connection. In the London press. Wai's as explicitly anti-American and, indeed, all the explicitly anti-American. It's opposed to the American war in Vietnam. But, for all purposes, the same sort of thing. Almost all conclusions are wrong, but along the way, it has a lot for the telling reader, when there's a lot of it. It's not really over to have caught the eye of Ferguson or the more than a few: but it's not. For example, Wai's from a quote: "The First Asian indentured were mostly left to post-imperial historians who quest to maintain the war to work for the Free French. Mills Wendler who, alone among the European

powers, it was England that had established "a centuries-old tradition of liberty guaranteed by the authorities." She was struck, Wilcox writes, "by the fact that in the British Constitution the chief power vested in a monarch is all but powerless, the monarch."

I hadn't thought of a quiz like that before. But it's clear that most of the characters in the Westminster system are produced on the visible appearance of active domestic variable power. Commonwealth, France, the International, the French presidency. There is something peculiarly British in the vesting of sovereignty and supreme authority in a person who cannot wield it in any practical sense. Wilson has another good model to underline the point: Princess Elizabeth was staying with Margaret in the White House during the 1951 British election, when Attlee

Hang a left at the Hamas Under-11 Martyrs' Memorial, second right after Suicide Belts R Us'

Labour government was defeated by Churchill's Tories. The president told Her Royal Highness: "Honey, your father's been re-elected." The diffident, stammering George VI as King and Emperor wears the speechiness of *Millie*'s death.

Reducing the sovereignty of the nation is an obscure, manly—no, Canada, Barbra, Bette, Nicola et al.—it is even more esoteric variation on the Web theory, you suggest it is liberal rather than merely political obscurity; that the Westminster system depends on a Westminster disposition. And the disbanding, as we've seen in *Conspiracy Canada* (this is a device, is that, if you're prepared to drive a coach and horses through the public consensus, there's nothing very much that can be done about it. As Lord Acton himself said, all power corrupts but Liberal power corrupts very liberally. And the Grits' big red mistake was by no means the line-to-soul that the Manque of Queensbury doesn't always stand up to biker

tactics. The British system worked in India and Canada and New Zealand. It proved less successful in Zimbabwe and Iraq.

limited, "you step back, one way to look at the "west on top" is as a bilateralist system where the British Empire—not anyone between the Anglosphere core (America, Britain, Australia, India) and a dysfunctional periphery (Gaza, the Palestinian tribal lands, the Sudan, Iraq), or between those straits that transpired the fall and rise of the Ottoman empire and those it succeeded in the Versailles settlement—the last liberating war of imperialism against the Middle East—was used as a wedge to tear apart the world, where they finally got their hands on the Middle East, British imperialism had dwindled down to its bare bones in part some Hashemite prince, create a phony-biocracy kingdom for him, and return to your home.

These American conservatives—the *anti-political-correct* school-bus “ranger-bushwhacker”—ought to consider what the Indignantly outraged would look like if the British had been utterly decimated, today, it might well be that they’d be a group of ex-thorn-in-the-flesh and psychopaths who’d be camped out in the streets, protesting their protest, and giving aid and comfort to the shortest, narrowest, balding, and prototype incontinentarian (Hillier) and Iraq war not-in-my-name colonialist League of Nations “Munsteria” of 50 years ago, say, like Michael Ignatieff (I), you found the Kosovo campaign—keep rising or we will—nearly disastrous. Whereas now that it was the RAF that performed aerial bombing as a free-and-clear form of imperial policing in the Somalia and Afghan campaigns of 1999 and 2001 Churchill and the House of Commons would have sent 60 million to wage a blind war against the Taliban, and the House of Commons would have been a laughing stock, and the world would be a laughing stock, and the world would be a laughing stock.

any parts of the Western world survive the challenges of the next half century, it will be the Anglosphere rather than Continental Europe (Canada, being semi-Anglo, semi-Continental, is a more open question). But, at the same time, those nations have to solve the problems the British clashed in the 1912 settlement of the Middle East. To confuse Dean Acheson and Sir Richard Turnbull, the British have lost an engine but it's never 8-knot off. ☺

MACLEAN'S
BESTSELLERS

Methods

	Author	Genre
1	THE TENT by Margaret Atwood	FICUS
2	THREE DAYS AGO by Scott Graydon	FICUS
3	THE DA VINCI CODE by Dan Brown	CLMUS
4	THE LIGHTHOUSE by P.D. James	FICUS
5	A PERFECT NIGHT TO GO TO CHINA by David Gilmour	SP. STS.
6	WELL by Stephen King	SP.
7	THE PENDING by Margaret Atwood	FICUS
8	THE TIME IN BETWEEN by David Ferguson	FICUS
9	THE SEA by John Burnville	FICUS
10	TO INHERIT by Jonathan Williamson	SP.

Sign-off:

4. FRAGMENTS by Samuel S. Lovett and Stephen J. Dubner	\$180
5. POSITIONS by Tracy Hall	\$45
6. THE WAY TO THE HARBOR BY LITTLE TOWN	700
7. TEACHER MAN by Frank McCourt	420
8. THE GREAT VIM-FOR CIVILIZATION by Robert Frost	0
9. THE YEAR OF MAGICAL THINKING by John O'Brien	0 000
10. A WHITER AT WAR by Emily Brontë and Lillian Weintraub	\$150
11. ANYTHING LOGICALLY by James T. Lee	1 00
12. THE ARGUMENT OF PANTS by Robert King	0 00
13. THE BESSIE BOON OF BIRD	10 00

INQUIRY INTO LIFE: BERNARD VU turned up a soap opera's worth of horror, local politics and sexual peccadys in Montserrat

The Catholic Church's holy terror

A docudrama based on secret Vatican files shows people literally arguing for their lives

BY BRIAN KOPPEL "Nobody expects the Spanish Inquisition!" Monty Python famously joked in 1970, and we all laughed, probably quite unaware that only a century earlier the Holy Office of the Inquisition was the Catholic Depravity—to give the Roman Catholic Church's inquisitors proper, ominous names—was still hard at work. For 600 years the Inquisition was a real and dangerous presence in the lives of millions and, in the minds of those the Church persecuted as enemies of the true faith—Christian dissenters, secular freethinkers and Jews—the ultimate fear of religious retribution. Even now its more outrageous outrages of Pto and Ptolemaic style torture and vicious burning at the stake, so potent in the imagination that it's never been easy to separate the Inquisition of myth from the Inquisition of history, but the Vatican's 1980 decision to open up its files—made by Pope Benedict XVI when he was still the cardinal in charge of the Inquisition archives—finally allowed historians to make a start.

And not just historians. The Vatican announcement also caught the imagination of American filmmaker David Robinson with "My First Thought Was, 'There's got to be some story there,'" he told *MovieLine*. And so it proved. His four-part docudrama, *Secret Files of the Inquisition*, which begins airing on Vision TV on Feb. 1, brings to life chilling inquisitions through the actual words—spoken by an all-Catholic vocal cast, including narrators Colin Firth—of a tortured catalogue of victims, people literally arguing for their lives.

During the 15th- and 16th-century Inquisition in Spain, which was primarily motivated by professed anti-Semitism, the main targets were conversos—Jews who had converted to Christianity in recent years, often at the point of a sword, or their descendants. Spanish Catholicism suspected none, if not all, of them of still being secret Jews. Ironically, professed

Jews were not directly subject to the Inquisition's tender mercies: its legal mandate was to root out heresy among Christians. So the interrogations focused once the vilified victims of everyday life, particularly food. "There was salt pork on the table, but the ate none," was the damning testimony of one witness about a convert. There were endless questions about recipe ingredients, so much so that one historian has created a medieval cookbook solely from inquisition records.

Scholars tend to doubt the plausibility of most accusations of secret Judaism, but sometimes the charges were true. Robinson's

There was salt pork on the table, but she ate none,' was the damning testimony of one witness

story centers on a young woman, baptized Jewish but called Ciada by her family members who had for decades lived a dangerous double existence, trying to preserve their lives and their ancestral faith. Bewildered by inquisitions, Ciada remained silent in the end, her last words in her torturers' hands the most striking in the records: "You are the ones who are lost. We are the fortunate ones. And don't call me Juana—my name is Ciada."

In the French Pyrenean village of Montserrat, inquisitors turned up a soap opera's worth of heresy, local politics and sexual peccadys in 1500, most of it revolving about

Pierre Clergue, village priest, heretic sympathizer and local Casanova. Clergue's confessions included the local noblewoman, viewed through his orthodox theology, he assured her that God had forgiven their sexual trespass even before they happened. It is impossible to tell, on first, if Clergue's heretical beliefs were genuine or simply aids to seduction. A French historian once wrote that it seemed every woman in the village had slept with the priest, wanted to sleep with him, or had seduced him. (The last was a common medieval love's intimacy, one such million-year-old room—consider champagne, fireplay—this modern hygiene has thankfully abolished.) In the end, only one village went to the stake out of more than 110 interrogated. Many others were imprisoned or sentenced to wear yellow crosses on their clothing, the so-called heretic's equivalent of a Jew's yellow star.

Robinson argues that his rich source material proves that "inquisitions do happen, but not like that's not really true. The most often evil lies to hide its tracks, as any historian who has tried to find a paper trail linking Adolf Hitler to Auschwitz will attest. Those incalculable notes were taken by men convinced of their own righteousness. What those records do show is the fate of individuals caught up in great historical moments: are accidental and half-hearted participants, but all of them have to decide whether to fight with the wind or stand and die for their beliefs. ■



STATE OF THE UNION...ACCORDING TO TV

"I have to say I was a little disappointed. Not once did he apologize to Osama for lying about weapons of mass destruction in Iraq."

—The Tonight Show with Jay Leno

"Earlier tonight, President Bush defended his State of the Union address. The President gave the speech at 9 p.m., which means he had to wear his pyjamas under his suit."

—Late Night with Conan O'Brien

TO DO BUSINESS INTERNATIONALLY,
YOU'LL NEED SOMEONE WHO HAS THEIR PAPERS IN ORDER.



98.1CHFI
Toronto's Life Favourites



Marketers desperate to give their brands an edge have a new tool: the signature scent

car itself appealing. The problem, however, is that they can't quite remove the new Honda smell from the new Ford.) "Cadillac did this because it's a very specific new-car smell," says Nigel Hollis, an executive vice president of Millward Brown. "It's called Neutrace."

Interest in scent branding, arguably evoked out of a number of ground-breaking psychology studies illustrating that smell influences a person's mood and memories more than any other sense. One 1991 study sponsored by the Scent of Scent Associates in New York, for instance, tested a vanilla-like fragrance on over 600 men and women. Males agreed, and found

examined both pairs of shoes, they were asked to fill out a questionnaire form. Not only did 84 per cent of subjects say they preferred the shoes in the fragrant room, but the value they assigned this pair was, on average, US\$16.33 higher than the other pair.

The goal, says Priester, is to use aroma to evoke specific experiential associations that will put shoppers in a better frame of mind, crisscross them in time, and ideally create a lasting scent memory of the brand. "Mixing and releasing sounds incongruent, but you can have it," says Priester. The process of designing a signature scent, he says, is not unlike

Shoppers love the new car smell. But they couldn't tell the Honda smell from the Cadillac—until now.

It reduced their anxiety level by 61 per cent. In 2000, a study at Wheeling Jesuit University in West Virginia reported that the scores of pepperoni helped reduce the frustration levels of athletes during workouts.

In 1991, Dr. Alan Hirsch, a neurologist with the Smell & Taste Treatment and Research Foundation in Chicago, became one of the first to apply these findings to marketing. He conducted a study in which two identical pairs of Nike running shoes were placed in separate but identical rooms. One room was scented with a pleasant mood-floral fragrance. The other had a neutral scent. After consumers

the lead in thinking that goes into interior design. He is reluctant to divulge too much detail about his company's technique, lest it be copied by a competitor. Suffice it to say, he says, "we consider location, colour, artwork, natural design, demographics, and much more."

The approach doesn't come without risk, of course. There was a fair way of clearing a room down to fill it with an assemble-and-discard. The difference, says Polster, between a successful social campaign and a brand-name one is equality: "I put care from a brand that would like to discriminate rarely," he says. "Their arena sports company had a direct account and they just told them, 'Look one you like.' We would never, ever do anything like that. Delivery is also assembly important. You could have the greatest arena and it wouldn't could up if they all like it. But if it's too strong, it's going to be offensive." ■

Markham, designed to find innovative ways to give their brands an edge, are increasingly appealing to consumers through the nose. With some branding, aerosols are simply designed to meet specific needs and emotions and then be usefully attached to a brand. Sensory Electronics, for example, recently unveiled Intimate Plus, a fresh, lively aerosol designed to complement its ultra-modern Scenting Experience concept line in New York City. The new official scents of Citrus, Vanilla is a very subtle blend of lemongrass and green tea. And Cadillac has created a very own leather-infused "new car smell," which it actually pumps inside each new vehicle. (According to the company, the buyers, and market research firms that spend a lot of money on advertising and promotion, it's a big deal.)

WHAT THEY GOT FOR IT...THE FUTURLINED

Looking like a huge steel pig with a newspaper windshield, a General Motors "Futurider" experimental car sold last month at an Arizona auction for US\$4.3 million. Built in 1966, the streamlined experimental vehicle was one of only 12 ever constructed. It served as a "Futuristic Progress" display car for the automaker. At 13 ft long and almost four feet high, it was one of 1,100 vehicles sold in a massive auto auction that earned US\$100 million.



Attacks on big outlets have traditionally come from the right. But times have changed.

named newspaper reading. Now she says she puts less pressure on herself to finish the paper, and reads only certain sections. When asked now if she saw a particular article in the Times, she answers truthfully "Some times I have seen and read the article, some times not," she warns. "My answer is always the same: 'Tell me about the article.'"

She knew it was time to put the brakes on shopping when her financial manager called, congratulating her on her savings. "What have you done differently?" he asked. "I merely replied, 'I stopped buying shoes,'" February's answer on shopping led to the eighth: "I've even though something is beautiful and so perfectly, without an expressed need to own that acquired skirt, you should not buy it. Now when she and her friend said they, she said "Where are going in that? If we cannot come up with a valid answer, the hot pink sweater had best go back on the rack."

But would liberal blogs become increasingly popular, and more increasingly outraged by what they saw as the failure of the press, than are likely to be more campaigns, bigger ones to push politicians to correct a moral and ethical state of affairs. In defending the Washington Post, Jon Grady told an interviewer that when it comes to accusations of bias, "we get it from both sides!" But for the first time, they are getting it a whole lot more from the left. ■

Carlozigno made it through January without drinking but not without becoming the "aggy" her friends feared. "She never ate meat, ate drinks and ordered soda water," they were convinced I would take record of what took



For one year, Mary Carlomagno learned to live without 12 things she loved

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from "backsliding in general had become a national and anxious self-will were we not corrupting and schauersing ourselves to read the paper?" The belle's aversion was simply to answer the more colorful question, "Did you use the article in the *Times* or not?" Instead of fraying the paper in the morning, she took to reading Emily Dickinson and Walt Whitman, although never quite put the nerve to be "the bold person" who announced, "I don't read the paper, I only read Whitman." She joined a book club, and read fiction and history/biography, which the credits for broadening her "overall perspective" since the

She discovered that her cellphone was the most difficult reconnection. Her first day of school (unlike results it is her standing up her boyfriend and driving her friend crazy on a wild goose chase. She wanted up-making her wild ideas into real self-possessed brain, finally permitting herself to carry the phone in case of emergencies. "We going to the dentist or eating your take babies, living without a cellphone is something I might be happy to do, but would not want to do again." The month's depression caused her boyfriend to nearly reconsider their engagement, she writes, and "synchronized friendships and caused unbelievable confusion."

At the end of her final month of going scrapping up (multi-tasking), Carlomagno concludes that she wants to be "in the moment, to focus on others and to prioritize tasks." She has since founded a company called Order that specializes in dinner control and urban movement solutions. ■



TAKE IT OUTSIDE
The anonymity of the Internet can be hurt when the truth is out. The poster allegedly took "Moss" elsewhere so as not to be seen.

Liberal bloggers, on the other hand, have become increasingly outraged by what they see as the media's willingness to accept the



emotional distress.
dig up personal details
ing 'disgusting remarks'

CHATROOM THROW DOWN
 Everyone is liberating, but Beckles can still turn nasty. Mike Marlowe and Bob Chiodo of *George Takei's In 2001's "Romance Order"* such that Beckles is taking them for "savory." He claims Marlowe travelled to his town to "cheapen" is countering Beckles for making about my grandma's!"

HOTTEST IMPROVED
The designer who led on stage melocoin, Walter Brundage, wrote of Seamus, and argue that Jesus was slain." They say that, son of Christ appears

JUDAS ISCARIOT
 one cytosine with a long one receive
 If a Vatican scholar has his way, Moscaor
 who leads the Pontifical Commission for His-
 torical Studies, a prominent Catholic writer,
 isn't evil, but was "fulfilling his part in God's
 plan" while Judas would receive the ques-
 tion not showing mercy.

At the end of her final month of going scrapping up (multi-tasking), Carlomagno concludes that she wants to be "in the moment, to focus on others and to prioritize tasks." She has since founded a company called Order that specializes in dinner control and urban movement solutions. ■

JOHN MARKLAND MOLSON

1949-2006

He was a 'cute snake' of a lady's man, whose every connection in life was made over a deck of cards

John Markland Molson was born in Montreal on April 18, 1949, the eldest of four boys. Though the family was wealthy, the money flowed less from the Molson brewery, operated by distant cousins, than from the work of his father, William Markland Molson, a stockbroker who owned his own seat on the Montreal Stock Exchange. Mark, as he was known, attended Quebec's best schools—Selwyn House in Westmount and later Bishop's College—and attended in Miami Beach, the exclusive cottage spot on the St. Lawrence River between Kew-Forest and Miami.

It was on rainy days as a boy in Meritz, when he couldn't play golf and tennis, that Mark discovered the game of bridge. He was so transfixed that by 7 he was calling his grandfather, John Molson, to ask the would come watch him play. The interest persisted, as he worked summers as a young man on trucks delivering beer or with Beaver Lumber—the last part of the Molson empire. But when McGill University, where he held a B.A. in political science, shut bridge rooms to non-student hold of them. Soon, every connection in life would be made over a deck of cards. "The possession of a steady income, a permanent residence or a preferred daily constant never made it onto the list of Mark's priorities," says his brother, William.

It was during one lunchtime bridge session in 1974 and the student union building, two years after he graduated, that he met Nicole Mancuso. She was a cheerleader, age 19 and newly arrived from Albany, N.Y. Mark, at 25, was already on his way to becoming a bridge life manager. Her was gorgeous, with baby-boy good looks and an athlete's compact build. Mark knew nothing of the Molson name. "I'm Italian," she says. "We drink wine." Gradually, the pair grew closer—only dates included hockey at the Forum, where the Molson owned seats just behind the goalie—and married in 1978, honeymooning at the world bridge championships in New Orleans.

Ironically, Kew-Forest was present when Mark met both Babs, with whom he formed a bridge partnership that would last longer than any of his romantic entanglements. After a season of play, their group retreated to Long Ping in Montreal's Chinatown. "It was a fairly large meal but after it was over I was still hungry," recalls Babs, who asked if anyone would like some rice and dumplings. "I took the first plate of dumplings and ate them all." This was the beginning of a partnership that broke Mark into the world of international competitive bridge. They were an odd couple. "There is a heavy set Jewish guy," says Janice Seiden Molson, Mark's second wife. "And then you have this spindly WASP."

A great athlete who possessed a seven-weight golf handicap, Mark

hated losing. Bridge, however, suited a raw level of passion. After their games, he and Babs would debate a badly played hand. "He'd become so transfixed he would take a swing at me," says Babs, who describes herself as twice Mark's size and five times his strength. "On one or two occasions he actually physically attacked me."

Mark soon dropped his day job—though he'd inherited some money it was not enough for a life of leisure, and he worked variously selling insurance and stocks—to play professional bridge. His

fortunes for the game proved too much for his first marriage, which ended in 1981. His career, however, soared. He won championships, including in Beijing and Geneva, and collected close to \$100 million in prize money. These achievements made him a superstar in the world of bridge, where top players can make as much as half-a-million dollars a year.

It was a great life. On a flight out of Atlanta City after one tournament, Mark found himself sitting beside Janice Seiden, herself a pro player and a member of an illustrious bridge family. "He was a real lady's man," says Janice. "He was a snake. That's what we used to call him. A cute snake." Professional bridge, however, is "a lot like anything else—it's a game with pros and cons," says Janice. "I don't know why you're asking your new colleagues," she remembers telling him, "because you're a complete snake and I have less than no interest." Mark was intrigued. Though the world of bridge wasn't changed for good about Mark, "There was no Nancy Reagan," she says—they married in Miami, her hometown, in 1999. Not long after, Janice gave birth to Jennifer. Mark, then close to 50, met and fell with his "Peter Pan" looks and sensibilities. "He was a bride boy in a man's body," she says—based on them, in their house in Hollywood, Fla., Mark made breakfast for Janice to bed each morning and drove Jennifer to school. At night he cooked. Bridge, in contrast, as with his wife's work on the pro circuit, provided all they could want.

On Jan. 18, Mark was playing in a golf tournament with two men he did not know. He was lying up a putt when he felt a vice-like grip around his chest. He went pale and could not speak. Janice arrived. Though Mark wanted to continue with the tournament—the pro media said it was his call—the emboldened he-go-to the hospital. He had always been something of a hypochondriac, though he suffered from high blood pressure—that time, they would make sure nothing was wrong. Mark died, at 56, the following day from complications during emergency heart surgery. The day after he died, a blood pressure machine he had ordered arrived at his house. BY MICHAEL KORNBERG



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